

GUIDE TO **PAYING** FOR YOUR **COLLEGE EDUCATION**



fast track

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PURSUE YOUR EDUCATION WITH MORE KNOWLEDGE AND CONFIDENCE. WITH THIS INFORMATIVE GUIDE ON PLANNING AND MAXIMIZING YOUR EDUCATION, YOU'LL FIND IDEAS AND TIPS THAT CAN HELP YOU REACH YOUR GOALS.

Hi Mom,

Let me start by saying I am doing great! I know you have worried about me since I left for Basic Training, but the experience has been amazing. I not only learned the Army values, I live them every minute of every day. I know when you see me at graduation, you will be proud of what I have become.

All the running, push-ups and sit-ups I did before I left for Basic Training really paid off. I achieved one of the highest test scores and was awarded the Physical Fitness Badge. I have mental and physical strength I never had before joining the National Guard.

This newfound strength will help when I start college this year. That, combined with the fact the Guard is paying for me to go to school is a large weight lifted off my shoulders. It is also nice you won't have to deal with the financial burden. The drill pay and benefits I earn as a National Guard Soldier allows me to be ahead of the game for once in my life. A college degree and my military training will help me to get a civilian job I actually look forward to each day.

I can't wait to see you at our Family Day next week!

Your son,

Private Jackson



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College Planning Guide



This guide will help you anticipate activities you should consider and the deadlines you must meet as you prepare for college. Combined with a daily planner where you record your daily activities, assignments, tests, etc., this guide should serve as a long-term schedule while you are in high school (See Planning and Preparation Process p.32). With your long-range plan always in mind, you will be able to move more easily through the challenging and exciting journey of finding the school that is right for you.

FRESHMAN YEAR

- Meet with your guidance counselor to plan college prep courses for high school (See p.31).
- Learn about college acceptance (Criteria Schools Use for Admission, p.29).
- Set academic goals.
- Become involved in extracurricular activities; seek leadership roles whenever you can.
- Discuss how to pay for your college with your parents (Average Annual College Costs Listed by State, p.19).
- Ask them to read (How much does it cost?, p.18 and Guide for Parents, p.77).
- Start gathering information on career fields that interest you (Career Planning, p.72).

Set up a binder or file where you can keep all supporting documents for the student profile and resume you will need when you apply.

- Courses and grades
- School activities
- School honors and awards
- Community honors
- Work and volunteer experience
- Outline of significant events in your life
- Athletics

SOPHOMORE YEAR

- Register for PSAT/NMSQT and/or PLAN.
- Make a list of features you want in a college (How do I Select a College?, p.8).
- Start searching the Internet for schools that interest you.
- Examine college information resources in guidance and media center.
- Start making a list of schools to examine more carefully (Planning Guide for Selecting Colleges to Look at More Closely, p.13).
- Contact admissions offices and ask for brochures and information (College Information Request Letter, p.14).
- Take PLAN to prepare for ACT (Oct-Dec) (See pp.34-35).
- Take PSAT/NMSQT to prepare for SAT (Oct) (See pp.34-35).

Set up a file where you can keep information on schools you want to consider

May and June

- Meet with guidance counselor; pre-register for challenging college prep courses (See p.31).

June, July and August

- Study for PSAT/NMSQT (See pp.38-40).
- Consider a summer job or volunteer experience in your field of interest.
- For aptitude testing, see your guidance counselor to set up an appointment to take the ASVAB. The most widely used multiple aptitude battery of tests in the world, it assesses academic ability and predicts success in a variety of military and civilian occupations. (See pp.8 and 161)

College Planning Guide



JUNIOR YEAR

September

- Register to take the PSAT/NMSQT and/or PLAN.
- Check dates and locations of local college fairs.

October

- Attend college fairs.
- Take the PSAT/NMSQT to be considered for the National Merit Scholarship.

November

- Refine your list of schools; eliminate the ones that do not meet your criteria (Planning Guide for Selecting Colleges to Look at More Closely, p.13).
- Request catalogs for schools remaining on your list (College Information Request Letter, p.14).
- Compare and contrast admission policies, academic programs and placement opportunities for each school.

December

- Examine PSAT/NMSQT results to determine areas that need improvement.
- Discuss PSAT/NMSQT scores with your guidance counselor and your parents.
- Consider taking SAT prep courses to improve your scores.
- Explore career fields of interest and research what type of training is required. Try to talk to people in your fields of interest (Career Planning, p.72).
- Ask your counselor what schools offer the best programs for your areas of interest.

January and February

- Continue narrowing the number of schools in your file.
- Talk to your counselor and gather information on the application process (How Do I Apply to College?, pp.41-42 and Application Process, p.43).

March

- Start preparing for Advanced Placement (AP) exams.
- Register to take the SAT or ACT. (Taking them early will allow you time to retake them if you are not satisfied with your scores.)
- Explore early decision options with your counselor.

April and May

- Take the SAT and/or ACT or register for next testing dates.
- Final opportunity to take required tests for those applying early decision.

June

- Make arrangements for campus tours.
- Review test results and determine if you should take them again in the fall.

Start thinking about your strengths and preferences in terms of what you may want to do in life (How Do I Pick a Major?, p.62).

Discuss your list of favorite colleges or universities with your parents and counselor.

College Planning Guide



JUNIOR YEAR (Continued)

July

- Start visiting colleges or universities that interest you. (Touring Campuses, p.15).
- Consider a summer job or volunteer experience in your area of interest.
- Study for the SAT or ACT. Consider taking a test preparation course, online tutorial, or self-help books.
- Review common or universal application; complete short answers (www.commonapp.org).
- Draft application essays. Ask your parents, English teacher, or counselor to review your essays and make comments for revision (Writing a Personal Statement or Essay, p.49).
- Finalize your list of 6-10 favorite colleges or universities (How to Make the Final Selection of Where to Apply, p.16).
- Send for applications from target schools (College Information Request Letter, p.14).
- Record test registration deadlines and dates.

August

- Determine how you will meet costs at selected schools, i.e. through parent, on your own, school, or other resources (How Much Does It Cost?, pp.18-21).
- Note all admission deadlines.
- Continue to visit schools that interest you. Arrange for interviews while on campus or with assigned alumnus at home (Interviews, p.51).
- Start filling out admission applications (Filling Out and Submitting the Application, pp.53-54).
- Develop a resume (Sample Student Resume, p.48).

Set up a binder and make a detailed profile of your 6-10 schools (Get Organized Before You Apply, p.42; Decision Matrix, p.16).

SENIOR YEAR

September

- Register to take or retake SAT and/or ACT.
- Request that official test scores be sent to schools where you are applying.
- Meet with college representatives (Interviews, p.51).
- Check dates and locations of college fairs and parents nights in your area.
- Send thank you notes to each college representative who spends time with you.
- Decide which teachers and other people you would like to write letters of recommendation (Recommendations, p.45).
- Fill out Senior Information Profile for those writing recommendations (See p.46).
- Ask your parents to fill out the Parent Questionnaire (See p.47).
- Pass out formal recommendation forms along with the Senior Information Profile and Parent Questionnaire (Essential Elements, pp.44-48).

October and November

- Take or retake SAT and/or ACT.
- Make a final list of your six top college choices (Decision Matrix on p.16).

College Planning Guide



SENIOR YEAR (Continued)

Make note of **all** deadlines.

- Attend college fairs.
- Finalize application packets.
- Send early decision and early action applications (Filling Out and Submitting the Application, p.53).
- Request high school forward official copies of transcript and counselor recommendation to schools where you applied.
- Promptly respond to any request from admissions officers.

December

- Submit admission applications (Sample Checklist for Application Completion, p.54).

January

- Request transcripts of first semester grades be sent to select colleges/universities.
- Apply for outside scholarships.

February

- Verify that schools have received all application materials.
- See if mid-year transcripts have been sent.
- Mail FAFSA.

Refine your time management skills. (See p.61)

March

- Register and start studying for advanced placement tests.
- Look for Student Aid Report (SAR) in the mail and submit to financial aid office.
- Contact ARNG recruiter for ROTC scholarship information.

April

- Expect to receive letters of acceptance or non-acceptance.
- Review all acceptance packages carefully.
- Make final visits to schools that have sent acceptance letters to make final decision.
- Select the school you plan to attend and send a deposit by specified deadline.
- Notify schools of your decision (Sample Letter of Acceptance or Refusal, p.55).
- Send thank you notes to those who wrote recommendations.
- Register for/take advanced placement tests.

Graduate from high school!

May and June

- Take any remaining Advanced Placement (AP) tests.
- Request that your final transcript be sent to the college you have selected.

July and August

- Finalize your college budget (College Expenses Worksheet, p.22; Family Expenses Worksheet, p.23, and Estimating Your College Budget, p.24).
- Note deadlines for tuition and room and board payments.
- Apply for student loans if necessary.
- Attend freshman orientation.

Make a list of things to take to college (I'm On My Way, Now What?, pp.56-61).

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.

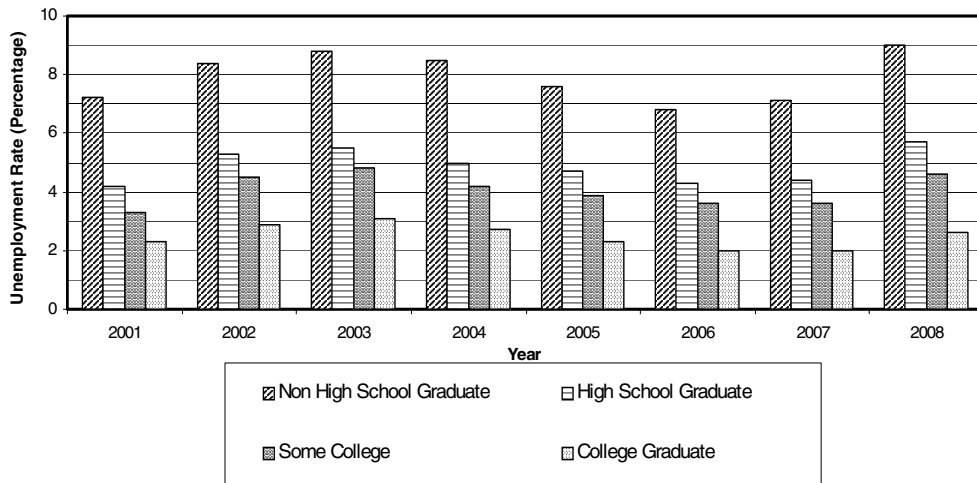
ISBN 978-1-888096-20-0

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.

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.

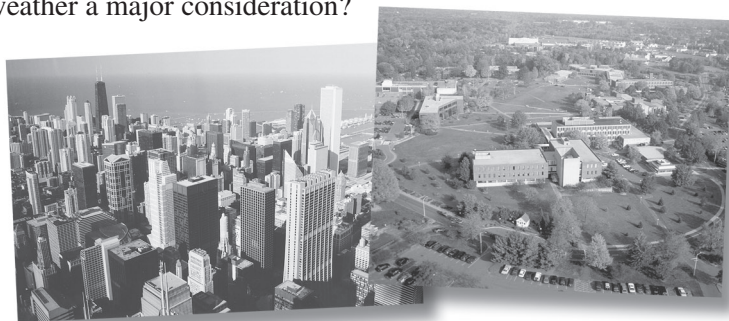
Location

- 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?



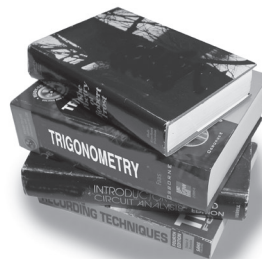
Cost

- 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							Additional Comments
	Majors	Size	Location	Cost	Athletics	Setting		
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.

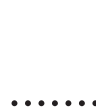
Average Annual College Costs Listed By State

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.



	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**





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.

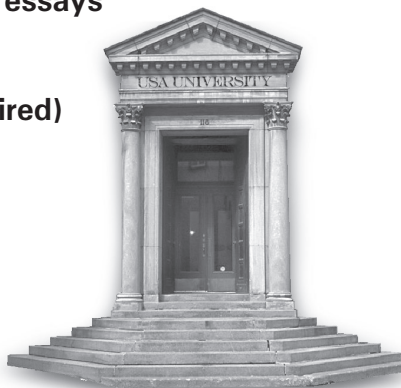
Admissions committees like to see that you not only have done well academically but also that you have been involved in outside activities such as sports, student government, academic clubs, school paper, band, chorus, etc. They will pay special attention to any specific talents or accomplishments you 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**

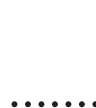




Recommended Courses To Take In High School

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.

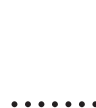
ACT

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.

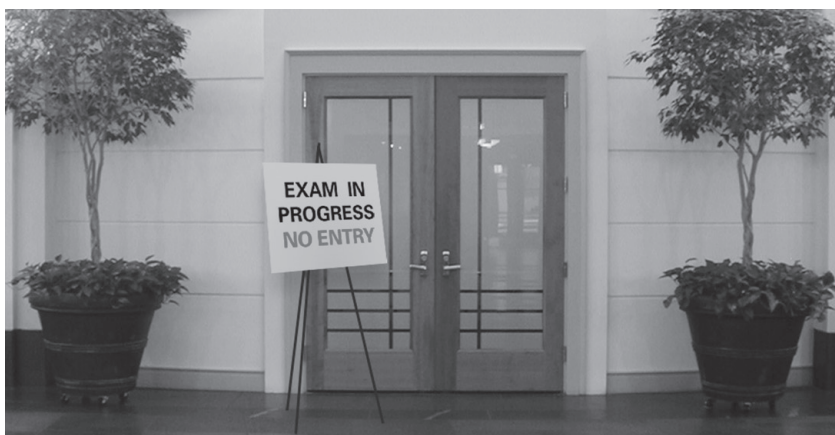
NAME OF TEST AND TEST ADMINISTRATOR	CONTENT AND SCORING
SAT (Scholastic Aptitude Test) College Board ATP Educational Testing Service Princeton, New Jersey	Critical Reading Math Writing The section scores range from 200 to 800 each. Total score—low 600, high 2400.
ACT (American College Test) ACT Iowa 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.

SAT TESTS DATES		
Saturday Administrations		
National Test Dates	Test	U.S. Registration Deadlines*
October 10, 2009	SAT & Subject Tests	September 9, 2009
November 7, 2009	SAT & Subject Tests	October 1, 2009
December 5, 2009	SAT & Subject Tests	October 30, 2009
January 23, 2010	SAT & Subject Tests	December 15, 2009
March 13, 2010**	SAT only	February 4, 2010
May 1, 2010	SAT & Subject Tests	March 25, 2010
June 5, 2010	SAT & Subject Tests	April 29, 2010

Note: Sunday administrations occur the day after each Saturday test date for students who cannot test on Saturday for religious reasons. Exceptions apply.
 *U.S. dates are postmark dates.
 **March 13, 2010 test date will not be available outside the U.S. and U.S. territories.

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*Advanced Placement Program, AP, CLEP, College Level Examination Program and SAT are registered trademarks of the College Board. PSAT/NMSQT is a registered trademark of the College Board and National Merit Scholarship Corporation, which were not involved in the production of, and do not endorse, this product.



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



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

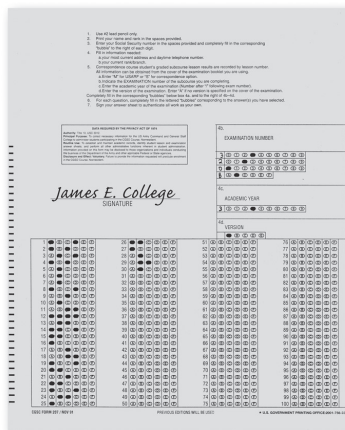
Tips for taking the ACT

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 |

How Do I Apply To College?



In the summer after your junior year in high school you should request applications or print copies from the school's website. You can submit your request by writing, calling, or sending an email to the admissions offices of the schools you have selected. It can take as long as three weeks for a college to send the application and information you have requested. You should submit your request early in order to receive an application as soon as they become available. Most schools have their applications online or ready to mail in August.

By having your applications on-hand before the beginning of your senior year, you can get a head start on the application process by reviewing all the materials and getting them organized. You will have plenty of time to contact the people you want to write your recommendations, to request transcripts, and to register for required entrance exams that you still need to take.

When you have received or printed your applications and are ready to get to work, you should start by reading all of the instructions that come with each application packet. Make sure you know the deadline for each school and the specific information required. Be sure to make a checklist for each school and



keep your materials organized in a binder to keep you on track. You should have a separate section in your binder for each school.

Make a copy of each application form. Use the photocopies or computer generated copies as worksheets. Transfer your information to the online forms or the original paper copy only after you have filled out your worksheets completely and have corrected all of your mistakes. As you work on your drafts, take time to answer each question completely. Ask your parents or your guidance counselor for help if you need it. One of the admissions officers' most frequent comments is that they wish the students would read the instructions.

Many colleges and universities in the U.S. now use the Common Application. Even if the schools that interest you do not use the Common Application, it would be worthwhile to look it over to get an idea of what your school(s) may require. In your high school, there should be a Common Application that you can copy; ask your counselor. You can also download a copy of the Common Application at www.commonapp.org. There is no fee for this service. However, you will be required to register with the website in order to gain access to the application.



Get Organized Before You Apply

- **Make a checklist for each school**
- **Know the deadlines for each school**
- **Organize materials in a binder with a section for each school**
- **Use photocopied or computer generated applications as worksheets**

Some colleges offer students the option of applying before the regular application deadline and receiving early notification. The process is known as early admission. There are two types of early admission; early action and early decision.

Under early action, you apply to only one school before the regular application deadline and are notified of your acceptance or rejection well in advance of the regular deadline. You still have the option, however, of rejecting that offer and applying to other schools by the regular deadline.

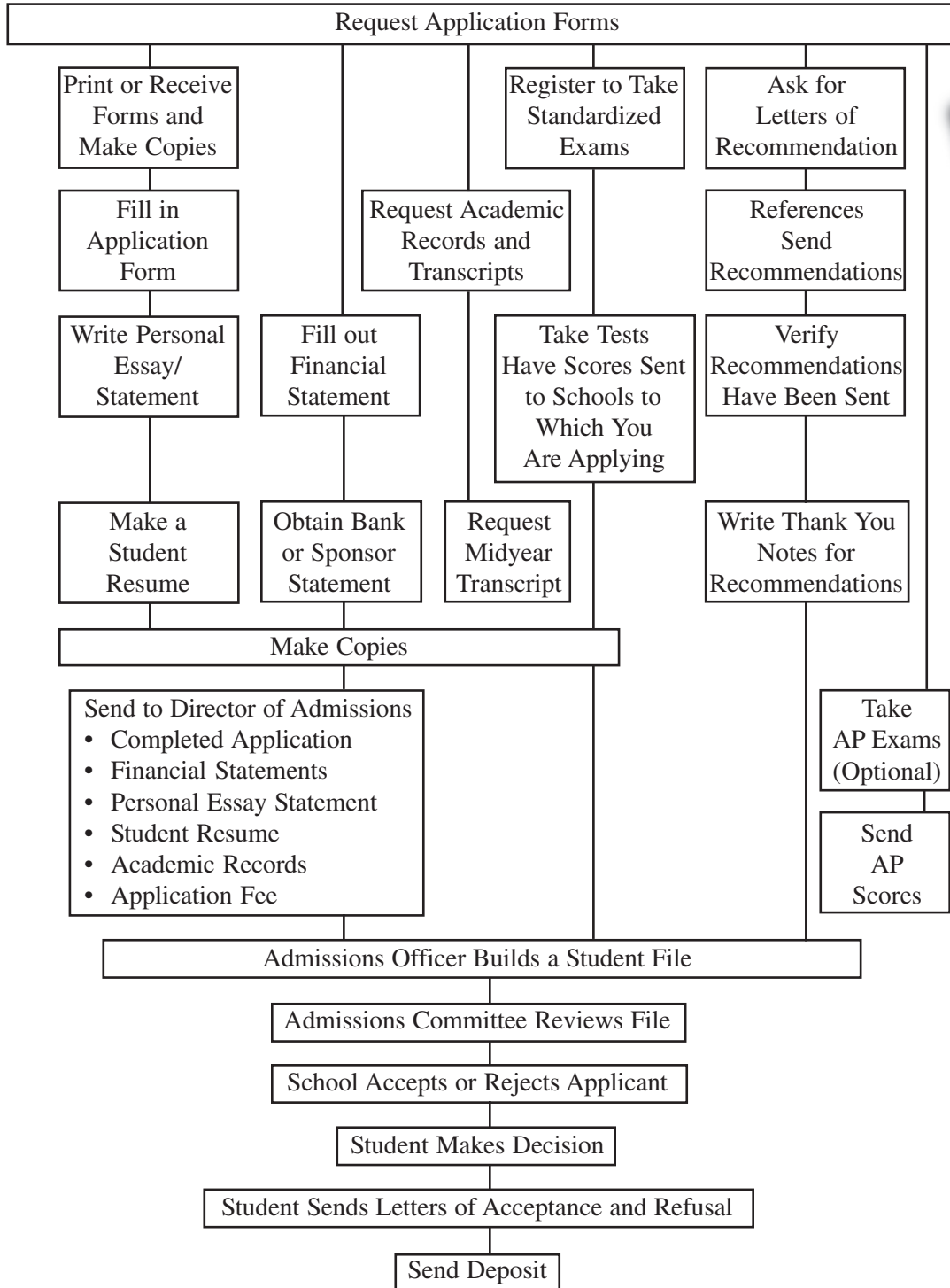
Under early decision, you also apply to only one school before the regular application deadline. The difference is that if selected, you must accept the offer. The only way you would be able to accept an offer from another school would be to obtain a formal release from the early decision commitment. If you are rejected during early decision, your application will be reconsidered without penalty during regular admissions.

Some of the nation's top schools have discontinued their early action and early decision programs because they believe it places those in need of financial aid at a disadvantage. Other schools may follow. In the meantime, if you have excellent grades, high test scores, and are among the best of your peers, you may have an excellent chance of being accepted during early admissions. Nevertheless, you should carefully consider the advantages and disadvantages.

The sooner you find out if you have been accepted, the more time you will have to plan and prepare for your college experience. You will also be free of the stress and time required to continue filling out applications for other schools. You can focus your attention on doing the very best you can during your senior year. If you are taking AP courses, you will have more time to prepare for the AP exams that could give you college credit and save money in the long run.

There are some disadvantages as well. You must be certain that you want to attend a school if you apply early decision. Your acceptance restricts your options if you change your mind. Many students lose their motivation to do well during their senior year after learning they have been accepted by the school of their choice. This condition or frame of mind is referred to as "senioritis" and sometimes causes grades to drop dramatically. You then run the risk of having the college or university rescind their offer of acceptance. Finally, unless you have an exceptionally strong record, you may have a better chance of being accepted during regular admission when the competition is not as great.

APPLICATION PROCESS





ESSENTIAL ELEMENTS

Although every school has their own admissions criteria for acceptance, they look at the same basic elements: course work, grade point average, standardized test scores, rank in class, activities, essays, letters of recommendation, and interviews (refer to section on admission criteria, page 29). It is worth taking time to learn exactly which elements each school considers most important and what other factors enter into their evaluation. For example, do they base acceptance solely on academics and test scores, or do they favor in-state residents, alumni connections, diversity, demonstrated leadership, or other factors?

Schools normally fall into one of three admission selection categories: open admissions, selective admissions, or competitive admissions.

The schools that use open admissions accept almost every student who has a high school diploma. They do not place a lot of emphasis on the usual selection criteria. There are many community colleges that use open admissions. They often have agreements with state universities to accept their students who do well and obtain an associate's degree.

The majority of schools in the United States use selective admissions. These schools try to offer admission to almost all of the students who meet their requirements. However, they almost always have more qualified students apply than they are able to select. Acceptance at these schools can be reasonably expected but not guaranteed. It is better to be able to show that you have exceeded the basic requirements.

Schools that use competitive admissions also have many more applicants than they can accept. Even though you may meet the requirements, you cannot be certain you will be accepted. Your record will be compared to many others who are equally qualified. Competitive schools are the ones most likely to see if you have other characteristics or achievements that make you stand out. What unique qualities do you have that will make you a desirable candidate for admission to their freshman class?

Always try for the school you want the most, but keep an open mind. If you are focusing on the most selective colleges, you may be overlooking your own personal needs. Selective does not always mean better. You need to focus on the schools that are right for you, where you can develop your talents to their fullest potential.

Also keep in mind that if you have your heart set on a major that is very competitive, it may be better to pick an easier major or select the undecided option. If you do well in your courses, you may be able to transfer to the harder major later on. For example, if you apply for engineering, the school would most likely compare your record to others interested in the same major and select the best qualified.

If you are not accepted at a particular school but really don't want to give up, there are a few more things you can try. You can write or call the school to make

sure there has not been a mistake. You can send a letter outlining why you should be accepted. You can ask to be put on a waiting list. You can ask for deferred admission and take courses at a local community college in the meantime. Finally, you can pursue an associate's degree from a community college that has guaranteed admissions to the four year school of your choice and then transfer at the beginning of your junior year.

Recommendations



Most colleges and universities require two or three letters of recommendation. It is a helpful way for them to learn more about you from someone who knows you well. They want to know if you are a good student and an interesting person.

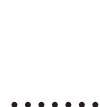
It is important to ask people who can address your academic potential and probability of success. The best references are your teachers, your guidance counselor, or your principal. Other references from friends, religious leaders, etc. may be helpful if they can talk about your leadership abilities, professionalism, emotional stability, and work relationships. Read the colleges' instructions about what categories of people they would like to write the recommendations. Then decide who in those categories knows you best and whom you would like to ask. Explain that you are applying to colleges and universities and ask if they would be willing to write a letter of recommendation for you. If they say yes, thank them and make a follow-up appointment to provide them the materials they will need.

At the follow-up appointment, make sure they know the deadlines for the recommendations you need. Give them a copy of your student resume, senior information profile or notes about anything you consider especially important, parent questionnaire, recommendation forms, and pre-addressed, stamped envelopes. You should provide all information about two months before the recommendations are due.

You should waive your right to read the recommendations once they are written. Most schools feel that the person writing the recommendation will more candidly discuss your strengths and weaknesses if they know you will not read what they write. Admissions committees may also consider a recommendation with a waiver more accurate and valuable.

Check with your letter writers periodically and remind them of the deadlines. If they are swamped with commitments, they will appreciate the reminder. You will also feel more at ease and will have a better chance of having the recommendations arrive at the school on time. When the people writing the recommendations let you know they are finished, take time to write them a thank you note.

Samples of a senior information profile, parent questionnaire, and sample student resume are outlined on the following pages.





Senior Information Profile

Name: _____ Phone: _____
Social Security Number: xxx-xx-____ (Last four digits only for identification.)
Two teachers who know you well: _____

Postsecondary Plans

_____ College: _____ Four Year _____ Two Year
_____ Job _____ Military _____ Vocational Training

1. List two academic strengths and give specific examples to document or support each.
2. List two personal strengths and give specific examples to document or support each.
3. What are your present career/college major goals? Why?
4. What is the most satisfying course you have taken? Why?
5. If your counselor were to meet 1,000 seniors, how would he/she remember you?
6. Are there any other areas you would like emphasized on the recommendation?

This profile was adapted from a form used by a high school in Fairfax County, VA.

Counselors often request that parents provide information that will help them write a recommendation. The questions may include some of the following.



Parent Questionnaire

- 1. List three adjectives that describe your child:**

- 2. Please describe your child's strengths, accomplishments, preferences, work habits, personality, etc.:**

- 3. Please indicate which colleges you think would be a good match for your child. Why?**

- 4. Have you discussed financial considerations with your child?**

- 5. Are there limitations or special considerations that will affect where your child attends college?**

- 6. Are there any unusual personal circumstances that have affected your child's educational experiences or personal development? Please explain.**

If there is anything else you would like to share, please feel free to do so on another sheet of paper.



Sample Student Resume

Some schools require a student resume; others do not. In either case, we recommend that you prepare one to send with your application package. It gives a quick thumbnail sketch of who you are and what you have accomplished. It is a good way for you to highlight the things your target schools consider important. It helps you keep all of your activities in mind when you write your essay and it helps those who are writing your recommendations to mention important things about you.

James Edward College
SSN: xxx-xx-6789 DOB: MM/DD/YYYY
123 Main Street
Anytown, VA 20000
Phone (571) 555-1234
JCollege@email.com

Education	<ul style="list-style-type: none"> • 2006-Present: Liberty High School, Anytown, VA • Senior (Graduation year 2010) 				
		Grades			
School and Extracurricular Activities	<ul style="list-style-type: none"> • Homecoming Committee • Yearbook • French Club 	9	10	11	12
Athletics	<ul style="list-style-type: none"> • Spring Track 		10	11	12
Athletic Awards/ Recognition	<ul style="list-style-type: none"> • Varsity Letters 			11	12
School Honors	<ul style="list-style-type: none"> • A/B Honor Roll 	9	10	11	12
Community Activities	<ul style="list-style-type: none"> • Volunteer at Homeless Shelter • Sunday School Teacher 		10	11	12
Community Honors	<ul style="list-style-type: none"> • Invited Participant - Future Business Leaders of America • Outstanding Community Service Award 		10	11	12
Work Experience	<ul style="list-style-type: none"> • Associate at Video Store 			11	12

Writing a Personal Statement or Essay

Most undergraduate schools require a personal statement or essay as part of the application. It is perhaps the most important part of the application but also the most difficult and time-consuming. Although the required length varies by college, it is usually about 300 to 500 words. Be sure to follow the rules and stay within the required word count. Since the essay can reveal personality, creativity, and values that cannot be revealed by grades and tests alone, it can separate your application from those of other candidates who have similar records. It could be



the deciding factor in your acceptance at the school of your choice.

Schools want to get an idea of what kind of person you are and how you think. Evaluations and recommendations give the admissions committee others' opinions of you, but the statement or essay is the only place where the selection committee sees your opinion, the only place where they can hear your voice. This added insight gives the

committee a more complete picture and shows how well you can express your ideas in writing. One winning asset revealed in your essay can tip the balance in your favor if it is a close contest between you and another student.

Before you begin, think about your audience. You are not writing for a teacher, friend, or relative. Admissions officers or an admission selection committee will read what you have written. They are a busy group of people and have to get through a lot of material in a limited amount of time. You want them to understand and enjoy your essay. Do not write what you think a college admission committee wants to hear. They are looking for an impression. That impression is mostly an emotional reaction to you rather than an intellectual analysis of your work. You want them to conclude that they like the student who wrote this essay.

Carefully read the instructions describing what you should write. The college may give you a specific topic or they may have you choose a topic. Some schools want you to write about yourself. You will want to show that you are a focused student with a goal. The following questions may give you some ideas:

- Why do you think you would be a good fit at “our school?”
- How will your studies prepare you for what you plan to do?
- Where do you see yourself in 10 years?
- Why are you passionate about certain subjects or activities?
- What is your greatest achievement or proudest moment?
- Are there any new experiences you would like to have?
- Who do you admire?



- Who has had the greatest impact on your life?
- How do others see you?
- Have you had special trips or other experiences that have been especially rewarding or enlightening?

If you are instructed to select your own topic, pick one that will reveal “you.” Limit your topic; stay away from huge ideas like global warming. Write about what you know, something about which you have a passion. Try to make your essay personal, unique, interesting and as original as possible. Your writing should reflect who you are—your values and what you consider important. It should reveal something about your personality. Show that you are special, not typical.



- Before you select a topic, brainstorm to collect your thoughts.
- Make a list of everything important to you. Examine what you have written. Can you group any of your ideas?
- Did you learn any valuable lessons from the things that you recorded?
- Think about your character, experiences, or other aspects of your life. For each thought, describe the event and feelings you had.

Get ideas from parents, friends, and teachers. They can help you remember special things you have done that may seem insignificant to you, remind you how you have changed, or point out patterns of activities that define your personality.

Whether you are given a topic or choose your own topic

A good essay requires a lot of thought and reflection. Allow a sufficient amount of time to think, discuss, plan, write, and revise. You want to write a concise meaningful piece that will make a positive impression. As you write, you may find the following tips helpful:

- Read the instructions again
- Be yourself
- Be honest
- Be clear
- Do your best
- Do not be modest. If you won a special award, say so. It is more significant to have been the only one who received a special recognition than to have been one of many.
- Stick to the space limits. They are not meant to restrict what you say but to see if you can get to the point quickly.
- Make sure your essay has a clearly defined beginning, middle, and ending.

- Instead of just telling what someone said in your narrative, use images and stories to evoke a picture of what you are saying. Avoid too many facts; concentrate on providing observations, reactions, opinions, perceptions, and reflections. Stick to the main point; don't drift. Use active not passive voice. Favor specific rather than general statements, and be concise. Do not be negative, vulgar or tasteless. Avoid using slang and sounding angry, cynical, silly, sarcastic, or confused.

Write several drafts; it will help you develop your thoughts. Add more of your own personal style and better organize what you have written. Carelessness does not leave a good impression. Always check for spelling, grammar, and typing mistakes. Have someone check your work. Get other opinions, comments, and suggestions. Revise, rewrite, and make the final essay as neat as possible.

Interviews

Most colleges do not require interviews as part of the admissions process. Some offer an interview by request, and some do not offer one at all. You should take advantage of the opportunity for an interview if at all possible. Not only does it give the school more information about you, it gives you a better idea of whether or not the school is right for you. You will be able to get those final questions answered.



Interviews are conducted either on-campus by admissions personnel or off-campus by an alumnus in your area. Alumnus interviews are sometimes done by telephone. Regardless of the setting, the most important thing to remember is to be yourself. Be thoughtful and articulate; answer the questions openly and honestly. Try to anticipate questions that may be asked of you such as: Why do you want to attend this school? What are your goals? Also review essay question ideas for potential interview questions. In addition, have a list of questions you want to ask. Preparing yourself will help you get your thoughts together. However, you don't want to rehearse them to the point of sounding unnatural. You need to look at the interview as an opportunity for mutually beneficial dialogue—not an interrogation.

If the interview is in person, arrive early, dress conservatively, make eye contact, and smile (if it feels natural). For both in person and telephone interviews, get the name and address of the interviewer so you can follow-up promptly with a thank you note.

SAMPLE THANK YOU NOTE

**James Edward College
123 Main Street
Anytown, VA 20000
(571) 555-1234**

January 2, 2010

[Interviewer's name]
Anytown University
One University Row
Anytown, VA 20000

Dear [Interviewer's name]:

Thank you very much for taking the time to interview me yesterday for admission to your university. I enjoyed meeting you and learning more about your school and all it has to offer.

The interview strengthened my enthusiasm for Anytown University. I believe my educational and social experiences would allow me to fit nicely with the environment that your school provides. I am certain I would receive an outstanding education, and make a significant contribution to the Anytown University environment.

I would like to reiterate my strong interest in your school. Anytown University provides the kind of opportunity I am seeking. Please contact me at the telephone number listed above if I can provide you with any additional information.

Again, thank you for the interview and for your consideration.

Sincerely,

James College

James College

Filling Out and Submitting The Application

If you are applying online, carefully check for typos. Do not rely only on spell check. If you are submitting a hard copy (paper) application by mail, carefully transfer the information from your photocopied application (worksheet) to the original application form. Use erasable black ink and your best penmanship. Since the application is the school's first impression of you, it is very important that it look neat and well prepared. It will show that you care about your work and that you take time to do it well.

Make sure your name and address are on each piece of correspondence you send to the college or university, and that it appears the same on each page. If the name on your application form is James Edward College, do not write Jim College on other documents. Review the instructions and be certain that you have included all required documentation. See Sample Checklist for Application Completion.

If you are submitting online, make sure the website is secure. You will be sending important confidential information. Keep your account information for each school in your organizational binder. You will be able to track your application and its status online.

For paper applications, prepare a cover letter to the Director of Admissions that indicates exactly what your package includes. Keep a copy of the application form and of everything you send with it. Make a note of the address where you mailed the application packet and the date it was mailed. Send your completed packages by first class mail with a return receipt requested to verify delivery.



Tips For Filling Out The Application

- **Read all directions before you start**
- **Carefully transfer information from worksheet to original application or to online form**
- **Be neat**
- **Type carefully for online applications**
- **Use your best penmanship and erasable black ink on paper applications**
- **Make sure your name is on each page**
- **Copy completed application form for your binder**



Sample Checklist for Application Completion

- ✓ Cover letter identifying contents of application package
- ✓ Completed application form
- ✓ Application Fee
- ✓ Official Scholastic Aptitude Test (SAT) or American College Test (ACT) results
- ✓ Official Test of English as a Foreign Language (TOEFL) results if applicable.
- ✓ Official transcripts or records of your last four years of secondary school
- ✓ Certified copies of results of any qualifying or national examinations you have taken
- ✓ Your completed Confidential Statement for Financing Studies
- ✓ Student Resume
- ✓ Required essay(s)
- ✓ Letter(s) of recommendation

Note: All documents you submit become property of the college or university.

Letters of Acceptance and Refusal

Most colleges send letters of acceptance and refusal by mid-April and ask for a reply by the first of May. Early action and early decision candidates may find out



in November or December. Online applicants may receive online notification, whereas those who have sent hard copy applications will be notified by mail. If you receive a thick envelope from a school, that is a good indication that you have been accepted. Acceptance letters usually include a lot of other information regarding housing, health care, orientation schedule, etc. You should immediately

notify the schools that accept you of your decision. The school you choose may require a deposit to hold your place, whereas the schools you refuse will want to be able to offer your place to another student. You can use the following format as a guide for your letters of acceptance and refusal.

Sample Letter of Acceptance or Refusal



Your Address

Date

Addressee's Name and Address

Salutation

Acknowledgment of the letter sent by the university

Reference to information in the letter sent by the university and your decision

Thank you

Closing

Your Signature

Print your name



I'm On My Way, Now What?



WHAT TO TAKE TO COLLEGE

If you want to have what you need when you get to school, it pays to get organized before you go. If you take time to organize your room at home, it will be easy to take inventory of what you have and compare it to a list of what you need. Carefully read the housing information from your school to find out if there are items provided and/or restrictions on what you can bring.

As soon as you find out the name and address of your new roommate(s), contact him or her to discuss who can bring which things. As you gather your things, label every item, especially the large expensive things like your computer, CD player, TV, DVD player, etc. Get an extra set of room keys and car keys (if you have a car). The students we interviewed note that it is amazing how much “stuff” you need. You can save a lot of time and money by getting your things together in advance and by shopping in familiar stores.

We have compiled an extensive list you can use as a guide. You will be able to tailor it to your own personal situation and needs.

Shared Items:

- Refrigerator
- Telephone
- Answering machine
- Coffee maker
- Iron
- Floor fan
- Window fan
- TV
- DVD player
- Microwave
- Area rug
- Broom and dustpan or carpet sweeper
- Floor lamp and desk lamps
- Chair/bed or futon
- Tool kit with tape measure, screwdriver, and hammer



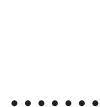
Important documents/Critical items

- File box with files for financial, housing, and class information
- Insurance information
- Social Security Number
- Health records
- Checkbook/ATM card
- Cell phone and charger
- Prepaid long distance calling card
- Daily planner or planning calendar
- List of important phone numbers
- Watch
- A copy of everything in your wallet
- Lock box



Toiletries and Personal Items

- Shower tote or caddy
- Shower shoes
- Overdoor towel rack
- Makeup organizer
- Makeup mirror
- Cosmetics
- Nail clippers, files
- Tweezers
- Jewelry organizer
- Hair dryer
- Curlers, curling iron
- Comb and brush
- Hair care organizer
- Contact lens organizer
- Mirror
- Soap dish
- Soap, shampoo, conditioner
- Deodorant
- Toothbrush holder
- Toothbrush, toothpaste
- Dental floss
- Plastic cup



- Razor, shaving cream, extra blades
- Glasses, contacts, lens solutions
- Bath and hand towels
- Wash cloths
- Beach towel
- Suntan lotion
- Cotton balls/swabs
- Tissues
- Cologne or aftershave
- Vitamins
- Cough drops
- Pain relievers



Moving and Storage

- Stacking baskets or bins
- Trunk
- Stacking shelves
- Bookcase or modular shelving
- CD/DVD storage

Laundry

- Laundry bags, laundry basket
- Mesh wash bag for delicates
- Laundry marking pens
- Laundry detergent
- Stain remover
- Fabric softener
- Coin holder
- Portable ironing board
- Drying rack



Closet

- Hangers
- Storage boxes or drawers
- Lint brush
- Full length mirror
- Folding step stool

Desk and Study Items

- Daily planner
- File folders
- Backpack or book bag
- Notebooks
- Desk pad
- Bookends
- Highlighters
- Pencil holder
- Pencil sharpener
- Ruler
- Hole punch
- Letter trays
- Scissors
- Tape, tape dispenser
- Stapler, staples, staple remover
- Paper clips
- Adhesive notes
- Pens and pencils
- Calculator
- Computer and/or laptop
- Surge protector
- Battery back-up
- Thumb drive
- CD/DVD holder
- Desk lamp
- 3-ring binders
- Notebook paper
- Printer and printer paper
- Mechanical pencils with extra lead
- Index cards
- Dictionary
- Thesaurus
- Rubber bands



Linens and Bedding

- Sheets and pillow cases
- Blanket and spread or comforter (washable)
- Pillow
- Mattress pad
- Alarm clock
- Underbed storage
- Nightstand
- Study pillow/backrest
- Clipboard or portable lap desk
- Clip-on bed lamp
- Sleeping bag



Walls and Doors

- Overdoor hooks
- Removable mounting tape
- Wire grids, baskets, hooks
- Bulletin board and push pins
- Invisible hanging wire
- Favorite posters and pictures
- Dry erase board with markers
- Wall calendar

Cooking Supplies

- Utensils—forks, knives, spoons, tongs, spatula, etc.
- Juice pitcher
- Plastic dishes
- Sharp knife
- Small cutting board
- Can and bottle opener
- Chip clips
- Salt and pepper shakers
- Food storage containers
- Microwave containers
- Mug
- Hot pot



Fun Stuff

- Camera
- Photo album
- High school yearbook
- Journal
- Bicycle and lock
- Water bottle/water bottle carrier
- MP3 player or similar device
- Portable CD player or radio
- Soft-sided cooler
- Games
- Sports equipment
- Plants

Miscellaneous

- Umbrella
- Sewing kit
- First aid kit
- Wastebasket
- Cleaning supplies
- Extension cords
- Duct tape
- Super glue
- Rolls of quarters
- Batteries
- Flashlight
- Favorite movies

TIME MANAGEMENT

College life offers many challenges. Some of you may be on your own for the very first time. Good time management skills are necessary to balance your workload, meet the numerous deadlines that occur simultaneously, and avoid unnecessary distractions. Stephen R. Covey in *“The 7 Habits of Highly Effective People”* says that the challenge is not to manage time, but to manage ourselves. Rather than focusing on time, we should focus on results. This philosophy appeals to many people because they do not see themselves as a slave to the clock. Instead they understand that by setting goals, determining priorities, and managing

ourselves, we can achieve those goals. If you have a primary goal that you can write down, it will keep you focused throughout your college career.

You own your own time. The challenge is to use that time wisely. Create a balance between using your time to accomplish what has to be done while allowing time for the friendships and activities that make college life so enjoyable. Of course, managing yourself requires self-discipline. The following tips may help you create the self-discipline needed to meet the challenges ahead.



Get a wall or desk calendar that you can use for long-range planning, and get a planner to carry with you. If you cannot afford a digital planner, get a yearly planner divided into months or weeks. Enter your class schedule, tests, exams, project due dates, work schedule, and other important activities or commitments. Each day, determine your priorities and make a “to do” list.

When you sign up for classes, try to build a schedule around the times of day when you are most alert. Allow yourself some “down time” when you are not alert. That may be a good time to “hang out” with friends or work in some exercise.

Set aside time each day to study. If you are easily distracted when you study, you may want to consider going to the library, computer lab, study room, or some other quiet place. If you stay in your room to study, make some personal rules to help you avoid distractions. For example, when someone calls or stops by, tell them you will get back to them later.

Although you may think in terms of a two to three-hour block of time for extensive reading assignments or big projects, you can accomplish a lot in much smaller blocks of time. Try breaking large assignments into smaller, more manageable parts. Complete the small tasks right away. If you get writer’s block or lose your concentration, take a break and reflect on your ultimate goal. Remind yourself why you are there. Then go back and put something in writing. You may change it several times, but at least you will have started. Getting started is sometimes the hardest part.

Use short blocks of time during the day wisely as well. If you have time between classes, it takes only a few minutes to review class notes, jot down ideas for an essay, do a few math problems, or revise your priorities for the day.

Be realistic about what you can accomplish in a given amount of time, and stay flexible. Remember that the most important aspect of time management is taking responsibility. College offers you the freedom to assume responsibility and take control of your own life.



HOW DO I PICK A MAJOR?

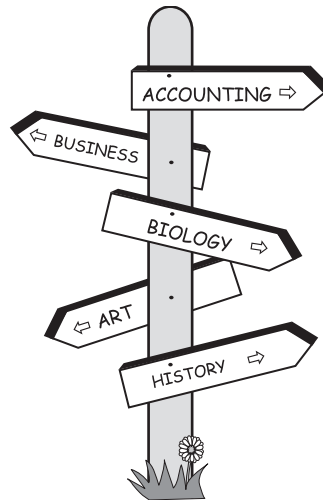
By the end of your second year in college, most schools require that you declare a major or primary field of study. A major consists of a series of courses that support the primary subject you choose to study. The major you select will determine the kinds of jobs for which you will be qualified. It is therefore one of the most important decisions you will ever make. Although you can change your major if you change your mind or realize you have made a bad choice, it will save you time and money to decide as early as possible. There may be prerequisite courses you must take during your first two years in order to be qualified to take the upper-level courses.

It is not uncommon for students to graduate and start work before realizing they have chosen the wrong field. That is a very expensive mistake to correct if it requires going back to school. The best way to assure you are prepared for the kinds of jobs that suit you is to make a deliberate and careful decision. Every job uses certain aptitudes or talents. You probably already know what talents you possess. What things do you enjoy and do quickly and easily? Do you have special abilities? Consider volunteering in the field that interests you to get a more realistic view. If you are uncertain, you may want to consider taking an aptitude test. There are organizations such as the Johnson O'Connor Research Foundation (www.jocrf.org) that can help determine your aptitudes and enable you to make better decisions about school and work. The Armed Services Vocational Aptitude Battery (ASVAB) is also a valuable assessment. Your high school guidance counselor or an Army National Guard recruiter can assist you in registering for the test. You can call 1-800-GO-GUARD for more information.

As you consider the fields of study that may be appealing, you may find the following list helpful:

Majors Index Listing

Accounting
Acting/Directing
Actuarial Science
Adult and Continuing Education
Addiction Studies
Administration
Advertising
Aeronautical Engineering
Aeronautical Science
Aeronautical Technology
Aerospace Engineering
Aerospace Sciences
African American Studies
African Languages
African Studies
Agribusiness
Agricultural and Food Products Processing
Agricultural Animal Health
Agricultural Business Management
Agricultural Economics
Agricultural Education



Agricultural Engineering
Agricultural Engineering Technology
Agricultural Mechanics
Agricultural Production
Agricultural Sciences
Agricultural Supplies
Agricultural Technologies
Agriculture
Agronomy
Air Science

Air Traffic Control
Aircraft Mechanics
Aircraft and Missile Maintenance
Airline Piloting and Navigation
Allied Health
American History
American Indian Studies
American Literature
American Sign Language
Analytical Chemistry
Anatomy
Anesthesiology
Animal Science
Animation
Anthropology
Apparel and Accessories Marketing
Apparel Design
Applied Art
Applied Economics
Applied History
Applied Mathematics
Applied Music
Applied Physics
Arabic
Archaeology
Architectural Drafting
Architectural History
Architectural Engineering
Architectural Engineering Technology
Architectural Environmental Design
Architectural Urban Design
Architecture
Area Studies
Art
Art Administration/Management
Art Education
Art History
Art Therapy
Asian Studies
Asian/American Studies
Asian/Oriental Studies
Astronomy
Astrophysics
Athletic Training
Atmospheric Sciences/Meteorology
Audio Engineering
Audio Recording
Automotive Engineering
Automotive Engineering Technology
Automotive Technology
Auto Mechanic/Technician
Avian Science
Aviation Administration/Management
Aviation/Airway Science
Aviation Computer Technology
Aviation Technology
Bacteriology
Baker/Pastry Chef
Banking and Finance
Behavioral Science
Biblical Languages/Literatures
Biblical Studies
Bilingual/Bicultural Education
Biochemical Technology
Biochemistry
Bioengineering
Bioethics
Biology
Biology Education
Biomedical Engineering
Biomedical Equipment Technology
Biometrics and Biostatistics
Biophysics
Biopsychology
Biotechnology
Blood Bank Technology
Botany
British Literature
Broadcasting
Broadcast Journalism
Business Administration/Management
Business Communications

Business Computer Processing
Business Economics
Business Education
Business Law
Business Machine Technologies
Business Marketing
Business Statistics
Business Systems Analysis
Business Systems Networking and
Telecommunications
Canadian Studies
Carpentry
Cartography
Cell Biology
Celtic Studies
Ceramic Arts
Ceramic Science/Engineering
Chemical Engineering
Chemical Engineering Technology
Chemical Technology
Chemistry
Chemistry Education
Child Care and Family Studies
Child Psychology/Development
Chinese
Chiropractic
Christian Education
Christian Studies
City/Community/Regional Planning
Civil Engineering
Civil Engineering Technology
Civil/Structural Drafting
Classical/Ancient Civilization
Classical Languages
Clinical Laboratory Science
Clinical Psychology
Clothing and Textiles
Cognitive Psychology and
Psycholinguistics
Cognitive Science
Commercial Art
Commercial Diving
Communications
Communication Design
Communication Disorders
Communication Equipment
Technology
Communication Technology
Community Health Work
Community Leadership
Community Psychology
Community Services
Comparative Literature
Computer Education
Computer Engineering
Computer Engineering Technology
Computer Graphics
Computer Imaging
Computer Information Systems
Computer Maintenance Technology
Computer Management
Computer Programming
Computer Science
Computer Systems Analysis
Computer Technology and
Networking
Conservation and Regulation
Consumer Economics
Consumer Education
Consumer Services
Construction Engineering
Construction Management
Construction Technology
Corrections
Counseling
Court Reporting
Creative Writing
Criminal Justice/Law Enforcement
Criminology
Crop and Soil Science
Culinary Arts
Cultural Studies

Cybernetics
Cytotechnology
Dairy Science
Dance
Dance Education
Dance Therapy
Data Processing
Dental Hygiene
Dental Laboratory Technology
Dentistry
Design/Visual Communications
Developmental Psychology
Dietetics
Digital Multimedia
Distance Education
Drafting and Design
Drafting and Design Technology
Drama Education
Drama Therapy
Drawing
Drug and Alcohol Counseling
Early Childhood Education
Earth Science
East Asian Studies
Eastern European Studies
Ecology
Economics
Education
Education for the Deaf and Hearing Impaired
Education for the Emotionally Handicapped
Education for the Exceptional Child
Education for the Mentally Handicapped
Education for the Multiple Handicapped
Education for the Physically Handicapped
Education for the Visually Handicapped
Educational Administration
Educational Media
Educational Statistics and Research
Electrical and Electronic Engineering Technology
Electrical and Electronics Engineering
Electromechanical Technology
Electronic Design
Elementary Education
Emergency and Disaster Science
Emergency Medical Technologies
Energy Management Technology
Engineering
Engineering and Applied Science
Engineering Design
Engineering Management
Engineering Mechanics
Engineering Physics
Engineering Sciences
Engineering Technology
English
English as a Second Language
English Composition
English Education
English Literature
Entomology
Entrepreneurial Studies
Environmental Biology
Environmental Design
Environmental Education
Environmental Engineering
Environmental Engineering Technology
Environmental Geology
Environmental Health Science
Environmental Science
Equine Science
Ethics, Political and Social Policy
Ethnic Studies
European Studies
Evolution

Evolutionary Biology
Exercise Science
Experimental Psychology
Family and Community Services
Family Ministries
Family or Consumer Resource
Management
Family or Consumer Studies
Farm and Ranch Management
Fashion Design and Technology
Fashion Merchandising
Film and Video Productions
Film Studies
Finance
Financial Planning
Fine Arts
Fire Control and Safety Technology
Fire Protection
Fire Protection Engineering
Fire Science
Fish and Game Management
Fishing and Fisheries
Fluid and Thermal Science
Folklore and Mythology
Food Marketing
Food Production Management and
Services
Food Science
Food Services Management
Food Services Technology
Foreign Language Education
Foreign Languages/Literature
Forensic Studies
Forest Engineering
Forest Management
Forest Technology
Forestry
Forestry Production and Process
French
French Studies
Funeral Home Services
Furniture Design
General Science
General Studies
Genetics
Geochemistry
Geodetic Science
Geography
Geological Engineering
Geology
Geophysical Engineering
Geophysics and Seismology
Geosciences
German
Germanic Languages and Literature
Gerontology
Graphic Arts Technology
Graphic Design
Graphic and Printing Production
Greek
Greek (classical)
Greek (modern)
Guidance and Counseling
Guidance Education
Health and Wellness
Health Care Administration
Health Education
Health Science
Health Services Administration
Hebrew
Higher Education Administration
Hispanic American Studies
Historic Preservation
History
History of Philosophy
History of Science
Home Economics
Home Economics Education
Horticulture
Hospice Care
Hospital Administration
Hospitality Management Services

Hotel, Motel and Restaurant
Management
Human Development
Human Ecology
Human Resources
Human Services
Humanities
Humanities and Social Science
Hydraulic Technology
Hydrology
Illustration
Industrial Administration and
Management
Industrial and Organizational
Psychology
Industrial Arts Education
Industrial Design
Industrial Engineering
Industrial Engineering Technology
Industrial Hygiene
Information Sciences and Systems
Institutional Management
Instrumentation Technology
Insurance
Insurance and Risk Management
Interdisciplinary Studies
Interior Design
International Agriculture
International Business Management
International Economics
International Public Service
International Relations
International Studies
Internet Publishing/E-Commerce
Interpreting for the Deaf
Investments and Securities
Islamic Studies
Italian
Italian Studies
Japanese
Japanese Studies

Jazz
Journalism
Journalism Education
Jewish Studies
Justice Administration
Kinesiology
Labor and Industrial Relations
Laboratory Animal Medicine
Laboratory Technologies
Labor Relations/Studies
Landscape Architecture and Design
Landscaping Management
Land Use Management and
Reclamation
Languages
Laser Electro-Optics Technology
Latin
Latin American Studies
Law
Law Enforcement and Corrections
Learning Disabilities
Legal Secretarial Studies
Legal Studies
Liberal Arts and Humanities
Library Science
Limnology
Linguistics
Literature
Logistics and Materials Management
Management
Management Engineering
Management Information Systems
Management Science
Manufacturing Engineering
Manufacturing Technology
Marine Biology
Marine Engineering
Marine Science
Marine Technology
Maritime Science
Marketing

Operations Research
Optical Engineering/Technology
Optics
Optometric/Ophthalmic Technologies
Optometry
Organizational Behavior
Pacific Area Studies
Painting
Paleontology
Paper and Pulp Science
Paralegal Studies
Parks and Recreation Management
Pastoral Studies
Peace/Conflict Studies
Percussion
Performing Arts
Perfusion Technology
Personnel Management
Pest Control Technology
Petroleum and Natural Gas
 Engineering
Petroleum Technology
Pharmacology
Pharmacy
Philosophy
Phlebotomy
Photography
Physical Chemistry
Physical Education
Physical Fitness and Movement
Physical Sciences
Physical Therapy
Physician's Assistant Studies
Physics
Physiology
Planetary and Space Science
Plant Genetics
Plant Pathology
Plant Physiology
Plant Science
Plastics Engineering
Plastics Technology
Play/Screenwriting
Police Science
Polish
Political Science and Government
Pollution Control Technologies
Polymer Science
Portuguese
Poultry Science
Printing Technology
Printmaking
Psychobiology
Psychology
Psychology Education
Public Administration
Public Affairs
Public Health
Public Policy
Public Relations
Publishing
Purchasing and Inventory
 Management
Quality Control Technology
Quantitative Methods
Rabbinical/Talmudic Studies
Radiation Therapy
Radio and Television Technology
Radiograph Medical Technology
Radiological Sciences
Radiological Technology
Range Farm Management
Reading Education
Real Estate
Recreation and Leisure Services
Recreation Education
Recreation Therapy
Recreational Facilities Management
Rehabilitation Therapy
Religious Education
Religious/Sacred Music
Religious Studies

Respiratory Therapy
Retailing
Robotics
Romance Languages
Rural Economics
Rural Sociology
Russian
Russian and Slavic Studies
Safety and Security Technology
Safety Management
Sanitation Technology
Sanskrit and Indian Studies
Scandinavian Languages
Scandinavian Studies
School Psychology
Science
Science and Management
Science Education
Science of Creative Intelligence
Science Technology
Sculpture
Secondary Education
Secretarial Science
Slavic Languages
Small Business Management
Social Foundations
Social Psychology
Social Science
Social Science Education
Social Studies
Social Studies Education
Social Work
Sociobiology
Sociology
Soil Conservation
Solar Technologies
South Asian Studies
Southeast Asian Studies
Southwest American Studies
Spanish
Spanish Studies
Special Education
Specific Learning Disabilities
Speech Correction
Speech and Rhetoric
Speech Language Pathology/
Audiologist
Speech, Rhetoric, Public Address and
Debate
Speech Therapy
Sports Administration/Management
Sports Medicine
Statistics
Survey and Mapping Technology
Surveying Engineering
Systems Analysis
Systems Engineering
Systems Science
Teacher Aid Studies
Teacher Education/Certification
Teaching English as a Second
Language
Technical and Business Writing
Technical Education
Technological Management
Technology and Public Affairs
Telecommunications
Textile Arts
Textile Engineering
Textile Technology
Textiles and Clothing
Theater Arts/Drama
Theater Design
Theater Management
Theology/Theological Studies
Therapeutic Education
Third World Studies
Tourism and Travel
Toxicology
Trade and Industrial Education
Trade and Industrial Supervision
Management

Transportation Engineering	Water Resources Engineering
Transportation Management	Water Treatment Technology
Transportation and Travel Marketing	Website Design
Transportation Technology	Welding Engineering
Ultrasound Technology	Welding Technology
Urban Design	Western Civilizations and Culture
Urban Planning Technology	Western European Studies
Urban Studies	Wildlife Biology
Veterinary Science	Wildlife Management
Veterinary Technology	Women's Studies
Video	Wood Science
Video/Film	Woodworking
Visual and Performing Arts	Writing and Publishing
Vocational Education	Yiddish
Vocational Rehabilitation Counseling	Youth Ministry
Water Resources	Zoology



CAREER PLANNING

Career planning starts long before you graduate from college. If you have chosen a major that is in line with your interests, you must now consider how you can most effectively use your newly acquired knowledge and skills. It is important to choose a career that will bring personal satisfaction, as well as provide sufficient income for your wants and needs. Look beyond the most well known jobs in your field of study and see what else is out there. For example, if you have a teaching degree but are not sure you want to be in a traditional classroom, check out the possibility of conducting training in a corporate setting. Most large companies conduct ongoing training and could use the talents of someone with an education background. There is most likely a job in your field that will suit you perfectly.

There are some important questions you should ask yourself as you try to decide on a satisfying and rewarding career. Perhaps the first question should be, “What type of work do I really want to do?” Think about your personality. Do you enjoy working with other people or do you work better alone? Are you able to structure your own time and motivate yourself, or do you need a structured environment? Do you take orders well, or do you want to be in charge? Would you prefer working in a large or small company? Do you want to be paid based on a salary or commission? Does your degree lend itself to operating your own business?

As you consider career fields, you may find the following information helpful:

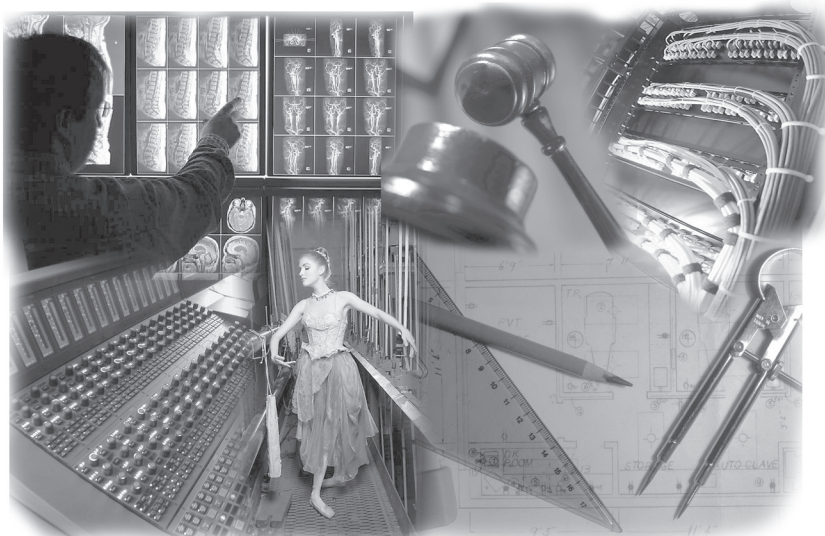
THE VALUE OF A COLLEGE EDUCATION Median earnings for year round, full-time workers ages 25 and older, by educational attainment, 2007		
Master's Degree		\$62,920
Bachelor's Degree		\$53,141
Associate's Degree		\$41,837
Some College		\$38,728
High School Graduate		\$32,462
Some High School, No Diploma		\$25,802

Source: U.S. Census Bureau 2007

Starting Salaries For New College Graduates (For The Year 2009)

Accounting	\$48,334	Computer Science	\$56,128
Business and Management	\$45,887	Engineering	\$58,525
Finance	\$49,794	Liberal Arts	\$36,445
Marketing	\$43,334	Military Officer*	\$52,802

**Includes basic pay, allowances and the federal tax advantage on the tax-free allowances.*



Average Salaries (2008) By Occupation (U.S.)

Occupation	Annual Salary
Management occupations	
Chief executives	160,440
Marketing managers	118,160
Public relations managers	101,220
Computer and information systems managers	118,710
Human resources managers, all other	103,920
Transportation, storage, and distribution managers	84,520
Farm, ranch, and other agricultural managers	62,400
Construction managers	89,770
Education administrators, elementary and secondary school	86,060
Funeral directors	58,810
Medical and health services managers	88,750
Social and community service managers	60,570
Business and financial operations occupations	
Emergency management specialists	53,460
Employment, recruitment, and placement specialists	53,870
Compensation, benefits, and job analysis specialists	57,060
Training and development specialists	54,830
Accountants and auditors	65,840
Budget analysts	68,140
Financial analysts	84,780
Computer and mathematical science occupations	
Computer and information scientists, research	100,900
Computer programmers	73,470
Computer software engineers, applications	87,900
Computer software engineers, systems software	94,520
Computer support specialists	46,370
Computer systems analysts	78,830
Network systems and data communications analysts	73,830
Actuaries	95,980
Mathematicians	94,960
Operations research analysts	74,220
Architecture and engineering occupations	
Architects, except landscape and naval	76,750
Aerospace engineers	93,980
Civil engineers	78,560

Computer hardware engineers	100,180
Electrical engineers	85,350
Environmental engineers	77,970
Health and safety engineers, except mining safety engineers and inspectors	73,830
Industrial engineers	75,740
Nuclear engineers	99,750
Petroleum engineers	119,140

Life, physical, and social science occupations

Food scientists and technologists	64,610
Microbiologists	70,150
Epidemiologists	64,500
Physicists	106,440
Chemists	71,070
Environmental scientists and specialists, including health	65,280
Economists	90,830
Clinical, counseling, and school psychologists	70,190
Sociologists	75,460
Historians	57,180
Political scientists	99,320

Community and social services occupations

Substance abuse and behavioral disorder counselors	39,670
Educational, vocational, and school counselors	53,540
Mental health counselors	40,270
Rehabilitation counselors	34,600
Mental health and substance abuse social workers	39,630
Clergy	45,440
Directors, religious activities and education	40,260

Legal occupations

Lawyers	124,750
Arbitrators, mediators, and conciliators	59,650
Paralegals and legal assistants	48,790

Education, training, and library occupations

Elementary school teachers, except special education	52,240
Secondary school teachers, except special and vocational education	54,390
Teacher assistants	23,560

“...Well I’m really not an expert, but I do have a point of view and I feel so strongly about it that I would like to share it with other parents who are about to begin the heartaches and joys of college admission: high school guidance counselors may also find it a useful tool for communicating with parents about this emotionally charged search.

I believe that parents are critical to the process—critical in the sense that they can make it go well or make it much worse than it should be. College admission should be educational and, like most educational experiences, there are mentors and there are students. Parents and the college counselors are the mentors, with separate and distinct, but mutually supportive, roles.

Both parents and counselors have to understand that teenagers don’t know anything about these colleges except the hearsay they have gleaned from others. Parents and counselors should also know that these students are anxious, even fearful, because they view college selection as the first big test of their own self-worth. Indeed, they place a disproportionate amount of importance on this process.

Our starting point as parents and counselors should be that there are 3,400 colleges and universities in the United States. Among them there must be at least five schools, of varying degrees of selectivity, where our children could be happy and challenged. It is the role of the counselors to help us identify that small group of schools. It is up to parents to help our children develop a level of comfort and confidence to sustain them through the selection process.

With these thoughts as background, what should we parents do?

1. Start the process early. I strongly recommend that you use spring vacation of the eleventh grade year to visit colleges. Most colleges will be in session and seeing them in action offers your child the chance to imagine himself or herself as a student. Try to arrange your visit so that you can go to a class, have lunch in the commons, watch a game or practice, hang around. You need to do these things because tours and information sessions begin to sound alike. And once they begin sounding alike, the colleges become harder to differentiate and big universities don’t feel any different from small colleges. They just look different. And that’s not a good enough measure.

Having said this, I don’t think it’s necessary to immerse yourself in every college, particularly on that first trip. I’d recommend that you plan a college trip which allows you to take a closer look at some places and more superficial look at others...

If you keep in mind that your child does not know what “big” means, what “small” means, what “city” means—then you’re going to be helpful because you can show them. Organize the first trip in such a way that you test all preconceived notions.

2. There is no such thing as a “safety” and no such thing as a “first choice.” We do our children a terrible disservice by allowing them and allowing ourselves to characterize colleges, or to rank colleges, in any way other than by their relative degree of selectivity. There are colleges that are more selective and there are

colleges that are less selective. What makes one more selective and another less selective depends on the child. And our children do not have any choices until they receive letters of admission. While in the application process, I urge you never to ask your child to identify his or her “first choice.” The question isn’t relevant and the answer can only set up your child for failure. As a matter of fact, I strongly urge you to tell your child never to divulge a “first choice” even if he or she has one in mind. No one needs to know the name of that college. It’s just as important never to characterize a school as a “safety.” To do so, again sets in motion the psychological forces for failure. Remember this is a rite of passage wherein your child is measuring self-worth. If a “safety” has been identified and that is the only school where your child is admitted, it says to him or her, “I’ve failed.” What I suggest when curiosity gets to you, ask only “what five schools do you like?” And suggest to your child when the question of “first choice” and “safety” are posed by others, to dodge the question and, in response, identify the group of colleges in which he or she is interested.

3. Concentrate on finding the right, less-selective colleges first. To ensure the success of the college admission process, you really should focus your child’s primary attention on finding the desired one or two colleges where his or her admission is most assured. Too often, the search dwells upon finding the most selective colleges, and the less selective ones are tacked on to the final application list as an afterthought. When the afterthought turns out to be the only choice, everyone is disappointed. In my opinion, every application should be filed with the thought in mind that ‘if this is the only college which accepts me, I would be delighted to go there.’

4. Set forth your parental requirements about college early. If you are going to place limits on distance, cost, or some other distinguishing characteristic of a college, make that clear to your child up front. For example, to wish and hope that a college will provide the financial aid that you think you require may set in motion the forces for disappointment for you and for your child. Therefore, you need to educate yourself in advance about the realities of financial aid. If you make your issues clear right from the beginning, you will save yourself and your child a considerable amount of anxiety down the road.

5. Understand clearly the limited role of the college counselor. The college counselor does not get your child into college. Your child gets himself or herself into college. The college counselor can advise and help identify the selectivity of colleges, but parents are just as important, and in my opinion more important, to the success of the college admission process. You need to set aside the time. You need to listen to your child, go with him or her on visits, and create a climate which will minimize the possibility of failure by understanding what your child is going through emotionally and psychologically.

If you get involved and stay involved, the college admission process will go well, even if there are a few rejections along the way.”

What Is The Best Way To Save Money For College?

If your children are young, there are a number of savings plans you can use to pay for college: custodial accounts, savings bonds, prepaid college tuition programs, Roth IRAs, and tax reductions for education.

Custodial account. An account in which the child is the owner but the parent controls the account. UGMA accounts and UTMA accounts are both custodial accounts.

- UGMA stands for Uniform Gift to Minors Act. It allows you to give your child up to \$13,000 a year (in 2009) without a gift tax. Depending upon the state, the parent controls the account until the child is between 18 and 21 years of age.
- UTMA stands for Uniform Transfer to Minors Act. Although these accounts are similar to UGMA accounts, the parents control the money for a longer period of time.

The main thing you need to be aware of when establishing an account in your child's name is that it could lessen your eligibility for financial aid. Money you put in your child's name will count against you six times more than money kept in your name.

Savings Bonds (series EE). The Education Bond Program initiated by the Treasury Department in 1990 allows you to partially or completely exclude from federal income tax the interest earned on Series EE Savings Bonds issued after January 1990.



You can qualify if:

- The bonds are registered in your name rather than your child's name
- You pay higher education expenses at an eligible institution or state tuition plan in the same calendar year in which you redeem the bonds
- You meet the following income guidelines:

	Full Exclusion	Partial Exclusion
Single taxpayers	up to \$69,950	up to \$84,950
Married filing jointly	up to \$104,900	up to \$134,900

You can find additional information about the education bond program in:

- IRS Publication 17, Your Federal Income Tax
- IRS Publication 550, Investment Income and Expenses
- IRS Publication 970, Tax Benefits for Higher Education

Note: You can find all IRS Publications at www.irs.gov.

Prepaid College Tuition and Savings Programs

All 50 states, the District of Columbia, and most colleges and universities have adopted innovative and popular savings programs designed to make saving for college easier and encourage families to save for college rather than rely on Government aid. These programs are called 529 plans because participating states and educational institutions must meet the requirements of Section 529 of the Internal Revenue Code.

There are two general types of 529 plans: Prepaid Programs and Savings Programs.

Prepaid Programs are either independent or state-sponsored.

The Independent 529 Plan is a separate prepaid plan for private colleges and universities across the nation. This type of plan provides a guaranteed tuition benefit at the offered pre-purchased discounted rate.

A state-sponsored plan is a prepaid tuition contract which covers in-state tuition and allows the donor to transfer the value of the contract for use at private out-of-state schools. However, some states may not give you the full value of the contract if you choose an out-of-state school. The plans are operated at the state level, but are managed by an investment firm.

Savings Programs, on the other hand, are much like a 401K or IRA. Contributions are invested in mutual funds or similar products. An advantage is that the full value of the account may be used at any accredited college or university in the country in addition to some foreign institutions.

You must decide which plan type is best for you. The website: www.collegesavings.org provides a comprehensive look at both types of 529 plans and offers a range of comparison tools.

529 plans offer unsurpassed tax advantages. Their tax-free treatment was made permanent in the Pension Protection Act of 2006. Many states allow you to deduct a portion of your contributions to a 529 from your state income for tax purposes. In addition, money invested is allowed to grow and compound exempt from federal taxes and qualified withdrawals are currently tax-free until 2010 unless extended by Congress. There are no income limitations or age restrictions – you can start a 529 plan no matter how much you make or how old your beneficiary is. Many plans also allow you to save over \$300,000 per beneficiary. The donor retains control of the account and none of the money is considered the student's asset when calculating eligibility for financial aid.

Did You Know?

- **529 plans can be used to pay for tuition, room and board, fees, books, supplies, and equipment required for enrollment.**

529 plans offer unsurpassed tax advantages:

- **Investment grows tax-deferred**
- **Distributions to pay for college costs are tax-free**
- **Many states offer tax breaks**
- **Donor controls the account**
- **Plan is an easy hands-off way to save for college**
- **Everyone is eligible: no income limitations or age restrictions**
- **Investments can be substantial (over \$300,000 per beneficiary in many state plans)**

Before you decide which plan is right for you:

- Compare available plans
- Read and understand all the terms and conditions of the state or college program that interests you
 - Check out what happens to your savings if your child decides not to go to college, wants to attend a college in a different state, or is not accepted at the college selected
 - Find out what education expenses are not included and develop a plan to meet those expenses
 - Consult a financial advisor to make sure which program is right for you and your financial situation

Roth IRAs

In 2009, if you are single and earn less than \$105,000 in adjusted gross annual income or if you are married and earn less than \$166,000, you can invest up to \$5,000 per person in a Roth Individual Retirement Account each year. The Roth IRA grows tax-free and can be withdrawn without penalty for qualified educational expenses.

Tax Reductions for Education

The Taxpayer Relief Act of 1997 created four educational incentives: the Hope Scholarship, Lifetime Earning Credit, Education Savings Accounts, and Student Loan Interest Deductions.

The **Hope Scholarship** is a tax credit. It reduces the amount you must pay on your federal income tax. For tax years that do not include 2009 and 2010, the credit is \$1,800 per tax year for each student who is attending school at least half-time. The income limit for eligibility to claim the full credit is \$50,000 for single filers and \$100,000 in the case of a joint return. The student must have completed less than two years of post-secondary education, and the person claiming the credit must owe taxes and file a tax return.

Special rules for tax years 2009 and 2010: As part of the *American Recovery and Reinvestment Act of 2009*, the Hope Scholarship is modified and replaced by the **American Opportunity Tax Credit**. The tax credit is increased from \$1,800 to 100 percent of the first \$2,000 of qualified education expenses, plus 25 percent of the next \$2,000 of qualified education expenses, up to a total credit of \$4,000. During these tax years, the credit is also available for the student's third and fourth years of post-secondary education and a qualified education expense includes not only tuition and fees, but also course materials. In addition, the income limits for eligibility to receive the full credit is increased to \$80,000 for single filers and \$160,000 in the case of a joint return.

The **Lifetime Learning Credit** is a tax credit for people who are not eligible for the Hope Scholarship or who, for tax years that do not include 2009 and 2010, have used their two years of eligibility. The credit provides a 20 percent deduction of tuition and fees (up to \$2,000) after grants, scholarships and fellowships have been subtracted. **Note:** For tax years 2009 and 2010, the credit provides a deduction for course materials as well as tuition and fees.

Education Savings Accounts (ESAs) are available to people who earn less than \$110,000 per year (single) or \$220,000 per year (married, filing jointly). Currently, you can make nondeductible contributions of up to \$2,000 per year per child to the Education Saving Account until your child is 18 years old. The amount you can contribute depends upon your income. After 2010, the maximum contribution will drop to \$500. If the student has qualified higher education expenses, he/she can withdraw the amount tax-free. All withdrawals must be made within 30 days after the student reaches age 30.

Student Loan Interest Deductions allow people in certain income brackets to take a tax deduction for interest payments on qualified education loans. The current annual deduction dollar limit is \$2,500.

LIMITATIONS ON INCOME FOR STUDENT LOAN INTEREST DEDUCTION		
	Maximum Deduction	Partial Deduction
Single taxpayers	less than \$60,000	\$60,000 - \$75,000
Married filing jointly	less than \$120,000	\$120,000 - \$150,000

This information was taken from IRS Publication 970, Tax Benefits for Education.

Is It Too Late To Save Money For College?

According to *Money Magazine*, 87 percent of American parents plan to help put their children through college. Unfortunately, nearly half of those parents have not saved any money for that purpose. If that includes you, just remember that it is never too late. Although it is much better to start saving when your children are very young, you can still save some money in a year or so, and you have time to check out other ways to help.

Money Magazine recommends following several basic principles:

- **Set family goals.** Figure out how much you need to carve out of today's spending for tomorrow's college costs. If you have only a year or so left and cannot save the whole amount needed, even \$50 to \$100 a month will help. Determine a budget with your child to determine how much you can provide and how much will have to come from other sources.

- **Invest carefully.** If your children are teens, most investment experts recommend short and intermediate term bond mutual funds or bank sponsored CDs. You could also consider U.S. savings bonds.

- **Borrow if you must.** Stafford Loans, PLUS Loans, and home-equity loans are considered among the best deals. Students can now deduct interest on education loans from their taxes even if they don't itemize. It is also possible to borrow from your 401(K) or similar retirement plan. Just use caution. You will have to pay back what you borrow with interest and you need to continue contributing money to your retirement fund not only to be prepared for retirement but also to be able to take advantage of matching funds from your employer.

- **Don't let your child get too rich.** If you invest too much money in your children's names in order to get a tax break, it could substantially decrease the amount they can receive in aid. That is because colleges and the government expect students to use 35 percent of their assets toward education whereas they expect parents to use only 5.6 percent of theirs. For example, keeping \$20,000 in your account rather than your child's account could help him or her qualify for an extra \$5,000 in aid. That amount would completely offset the tax savings.

- **Check out scholarships or other college benefit programs.** Help your child investigate the availability of financial aid from federal, state, local, and private sources. Although requirements for receiving scholarships from public sources have grown tighter, there are still private sector scholarships. Take a look at what corporations, labor unions, professional associations, religious organizations and credit unions have to offer. Private scholarships are sometimes based on criteria such as ethnic background, extracurricular activities, work experience, and community involvement.

We also recommend that you check out the excellent college payment plans available through the military, such as the ones offered by the Army National Guard. The Army National Guard programs are described in detail later in this book.

How Do I Pay?

What are the odds that you can earn a college degree? Traditionally, you would go straight from high school to college and stay until you graduate. In fact, over the last three decades, three out of four of all college graduates went directly from high school to college and remained there until they received their bachelor's degree. Today however, many students cannot afford the expense; therefore, they delay going to college, go part-time, or drop out at some point. They are often unable to complete their degree programs.

Did You Know:

- ⇒ **The 2009 average cost of a college education at a four year public college is \$73,304.**
- ⇒ **Tuition and fees at four-year public colleges have increased over 6 percent since last year.**
- ⇒ **Almost 65 percent of all students graduate in debt.**
- ⇒ **Total education debt in the last 10 years has more than doubled.**
- ⇒ **Average student debt exceeds \$22,000.**

**The good news is that the
Army National Guard
can help you fund your college education.**

HOW THE ARMY NATIONAL GUARD CAN HELP

If you are serious about getting a college degree and you need the money to make it happen, the Army National Guard may be right for you. The following sections will inform you of the many programs offered by the Army National Guard to help you pay for your college education. You will also learn about serving in the Army National Guard, the commitment that comes with serving, and the benefits and entitlements you will enjoy.



Overview

- **A college degree is a sound investment.**
- **A college degree is expensive, but attainable.**
- **Grants and loans are available.**
- **Even with financial aid, students may need additional money for college.**

The Army National Guard can provide you with the financial assistance to help you pay for a college education. A college degree pays big dividends over your lifetime. It is an expensive endeavor, but the Army National Guard can help pay your way. Joining the Army National Guard is an investment in your future.

As a member of the Army National Guard, you can go straight from high school to college. You can enjoy your college years, major in any area you choose, and serve most of your military obligation on a part-time basis while you are in college. At the same time, you will earn a part-time income and receive several other education benefits that will help defray the high cost of college and greatly reduce or eliminate your financial liability.

The Bottom Line

- ⇒ **A college degree pays big dividends.**
- ⇒ **College is expensive.**
- ⇒ **The Army National Guard can help pay your way.**

**You can afford to go to college
as a member of the Army National Guard!**

**As a member of the Army National Guard
you will be able to take advantage of the
Army National Guard College Plan.**

The Army National Guard College Plan provides you with a road map for success and the tools to get you where you want to go. There are four steps in the Army National Guard College Plan:



Getting Started. In this first step, you will learn about the requirements for joining the Army National Guard, the enlistment options, and how much of an enlistment bonus you can receive.



Getting Ahead. This step will show you how to start college with valuable credit earned from your military training. In addition, you will learn how to earn additional college credit for the knowledge you already possess.



Selecting a College. Next, learn about programs that will make your goal of a college degree easier than you ever thought imaginable.



Using the Benefits. Finally, we will describe, in detail, the educational assistance programs available to you, as a member of the Army National Guard, that will assist you in financing your college education.

The Army National Guard College Plan

- ☑ Enlist in the Army National Guard
- ☑ Complete initial entry training (basic and advanced individual training)
- ☑ Reduce attendance requirements by taking advantage of various Army National Guard education programs:
 - College credit for military training
 - College credit through civilian testing
 - Excelsior College Examinations (ECE)
 - College Level Examination Program (CLEP)
 - DANTES Subject Standardized Tests (DSST)
- ☑ Enroll in college
- ☑ Reduce college costs with benefits offered by the Army National Guard:
 - Federal and State Tuition Assistance
 - Montgomery GI Bill
 - Student Loan Repayment Program

The following chart shows the potential amount you could earn toward college if you were eligible for all of the educational programs offered through the Army National Guard. Even if you took advantage of a few of the programs available, you can see that the amount you can earn for your education in the Army National Guard is substantial.

Earn A Degree Through the Army National Guard College Plan

AVERAGE COLLEGE EXPENSES

Includes tuition and fees, books and supplies,
room and board, transportation, and other expenses
for four year public schools

TOTAL FOUR YEAR COSTS **\$73,304**

ARMY NATIONAL GUARD BENEFITS

Montgomery GI Bill (\$333 x 36 months) \$ 11,988

GI Bill Kicker (\$200 x 36 months) \$ 7,200 *

Federal Tuition Assistance (4 years) \$ 18,000

Enlistment Bonus Up to \$ 20,000 *

State Tuition Assistance (where applicable) \$\$\$\$\$\$\$

BENEFITS Up to \$ 57,188

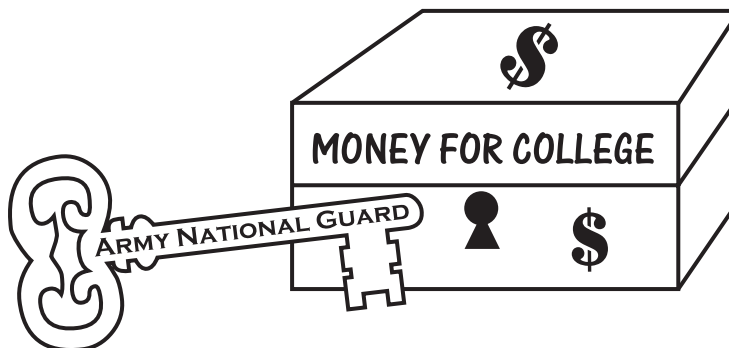
ARMY NATIONAL GUARD DRILL PAY \$ 23,104 **

TOTAL **Up to \$ 80,292 *****

* Member must qualify for these programs.

** Approximate gross pay and allowances for serving six years in the Army National Guard.

*** In addition, the Army National Guard Student Loan Repayment Program could help you repay up to \$50,000 in student loans. Student Loan Repayment covers existing loans at the time of enlistment.



Army National Guard College Plan

Welcome to the Army National Guard College Plan. In this section, you will learn about the four-step process for achieving your goal of a college education and how to get the money to help you pay for it. The following chart outlines what is discussed in this section. If you have any questions about any of the programs or information discussed, you can ask a local Army National Guard Recruiter or call 1-800-GO-GUARD for more information. Current Army National Guard members should contact their State Education Services Officer.

The Army National Guard College Plan



GETTING STARTED

- ⇒ Am I Eligible?
- ⇒ Enlistment Options
- ⇒ Enlistment Bonuses



GETTING AHEAD

- ⇒ College Credit for Non-traditional Learning
- ⇒ Army/American Council on Education Registry Transcript (AARTS)
- ⇒ Army National Guard Education Support Center



SELECTING A COLLEGE

- ⇒ Servicemembers Opportunities Colleges (SOC)



USING THE BENEFITS

- ⇒ Montgomery GI Bill
- ⇒ Montgomery GI Bill Kicker
- ⇒ Federal Tuition Assistance
- ⇒ State Tuition Assistance
- ⇒ Student Loan Repayment Program



GETTING STARTED

Start by finding out if you are qualified to join the Army National Guard. Your local Army National Guard recruiter will guide you through the qualification process that involves getting some basic information and scheduling you for a test that will determine what career specialties are available to you. In addition, you will find out about your enlistment options and the amount of cash bonus that you are eligible to receive.

AM I ELIGIBLE FOR ARMY NATIONAL GUARD EDUCATIONAL PROGRAMS?

Eligibility for Army National Guard educational programs starts with your enlistment in the Army National Guard. To enlist, you must be at least 17 years old, in good health, and at least a junior in high school. In addition, you must pass the required military physical examination and obtain a qualifying score on the Armed Services Vocational Aptitude Battery (ASVAB) Exam.

Qualifications for the Army National Guard and Army National Guard Educational Programs

You must:

- Be at least 17 years old
- Be a high school junior or senior
- Meet physical and other qualifications
- Qualify for an Army National Guard unit vacancy

ENLISTMENT OPTIONS

When joining the Army National Guard, you incur a Military Service Obligation of eight years. However, many of the programs offered require that you serve only six years as a member of a unit with the remaining two years being served as a member of the Individual Ready Reserve. In the Individual Ready Reserve, there is no requirement to attend weekend drills or a two week annual training period.

It is important to note that there are several options for joining the Army National Guard. Your local recruiter will discuss all the options and will help you decide which option is right for you.

DELAYED TRAINING

One option is to join the Army National Guard and delay your reporting date for Initial Entry Training. As a high school junior, you can delay your reporting date for up to 270 days. High school seniors, college students and those with work conflicts can receive a delay of up to 365 days from enlistment to reporting for Initial Entry Training. Those who choose this option are required to train one weekend per month with an Army National Guard unit. High school juniors may combine this option with the *Split Training Option* discussed next.

SPLIT TRAINING OPTION

A second and very popular option for high school juniors is the Split Training Option. As a junior in high school, you can enlist in the Army National Guard and train one weekend per month with your Army National Guard unit. This will not interrupt or affect your high school education. You start by attending basic training the summer after your high school junior year. You will return home in time for classes to begin your senior year and train one weekend per month with your local Army National Guard unit. The summer following your high school graduation, you will attend advanced individual training in the specialty you chose when you enlisted. If you are at least 17 years old and a high school junior you can take advantage of the Split Training Option. If you are interested in this program, see your high school guidance counselor to schedule an appointment with an Army National Guard recruiter. The recruiter will schedule an appointment for you to take the ASVAB.

In addition, college students or seasonal workers may also choose this option.

Split Training Option

- ✓ **Enlist as a high school junior**
 - **Attend basic training between your junior and senior years of high school**
- ✓ **Earn Army National Guard Pay during your junior and/or senior year**
 - **Attend nine weekend drills as a high school senior**
- ✓ **Reduce college attendance requirements**
 - **Take advantage of college examination programs and earn college credit while in high school**
- ✓ **Pursue a college degree**
 - **Finance your education with Army National Guard benefits**

An Illustration: SPLIT TRAINING OPTION

Jim thought about joining the Army National Guard during his junior year in high school. He visited his local recruiter and scheduled an appointment to take the ASVAB. He discussed the results of the test with his recruiter and learned what jobs he qualified for in the Army National Guard.

The recruiter also scheduled Jim for a no-cost physical examination at the Military Entrance Processing Station. After the exam and lots of paperwork, a career counselor met with Jim to discuss the details of his enlistment, such as dates for basic training and what unit he would be assigned to in the Army National Guard. Jim, and his parents (since Jim was 17), signed the enlistment contract and he became a member of the Army National Guard.

After finishing his junior year in high school, Jim attended basic training at one of the Army's training centers. He returned in the fall not only to attend his senior year in high school, but also as a member of the Army National Guard.

ENLISTMENT BONUSES

The Army National Guard offers many enlistment bonus programs. If you meet certain qualifications, the amount of the bonus could be as high as \$20,000. Your Army National Guard recruiter can provide you more information on the enlistment bonus to which you may be entitled.

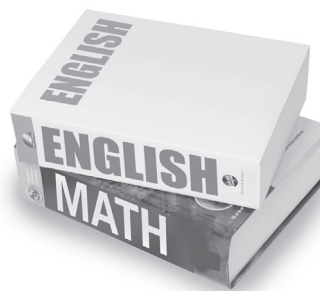


GETTING AHEAD

Start college by applying the college level equivalent credits you earn during basic training and advanced individual training. Later in this section you will learn how to get a military transcript detailing all your military education. You can also earn additional college credit by using several programs available to you as a member of the Army National Guard.

You can earn college credit for:

- Military Occupational Specialty (MOS) Training
- Military Training Courses
- College Level Examination Program (CLEP)
- Excelsior College Examinations (ECE)
- DANTES Subject Standardized Tests (DSST)



COLLEGE CREDIT FOR NON-TRADITIONAL EDUCATION

Do you have exceptional knowledge in math, science, or other college level subjects? Would you like to earn college credit for an entire college course by taking a 90 minute test? If the answer to these questions is yes, then you can take advantage of free testing programs available to Army National Guard members through the Defense Activity for Non-Traditional Education Support (DANTES).

DANTES offers programs that provide a wide range of non-traditional education options for members of the Army National Guard. The programs are for members who need alternatives to fulfill degree requirements when classroom courses are unavailable or when work schedules or duty locations do not permit class attendance, and for anyone who wants to reduce their college course requirements.

College Level Examination Program (CLEP)

With CLEP, you can earn college credit at over 2,900 colleges and universities. You may even be able to earn up to two years of credits. The American Council on Education recommends 3-12 semester hours of credit depending on the particular CLEP exam. CLEP examinations measure knowledge of basic concepts, principles, relationships, and applications involved in various subject areas. Over 1,300 National Test Centers located on college campuses offer the computer-based CLEP eCBT testing program. DANTES funds the CLEP eCBT for eligible military personnel at National Centers. For more information on CLEP, visit www.collegeboard.com/clep.

DANTES Subject Standardized Tests (DSST)

Earn college credit while you are still in high school or already in college. The DSST program is an extensive series of examinations in college level subjects that are comparable to the final or end-of-course exam for specific undergraduate courses. The American Council on Education recommends three semester hours of credit per exam. The tests are in multiple choice format, administered without time limits. DANTES funds DSST testing for military personnel. Army National Guard Soldiers are eligible to take DSST examinations immediately upon enlistment—including prior to attending basic training. The internet-based DSST exams (iBT) are available at National Test Centers located on college campuses and on some military installations. DANTES funds the iBT DSST tests for eligible military personnel. For descriptions of the each of the DSST exams, visit www.getcollegecredit.com.

Excelsior College Examinations (ECE)

This program is available through DANTES, and administered at Army National Guard test centers. Excelsior College Examinations meet specific requirements for Excelsior College degrees. Excelsior College awards credit for military training toward 40 certificate, associate, bachelor's, and master's degree programs—

including four associate programs designed specifically to advance the careers of servicemembers. Examinations are accepted for transfer college credit at over 900 colleges and universities. The program is available at no cost to Army National Guard Soldiers who are eligible to take Excelsior College Examinations immediately upon enlistment—including prior to attending basic training. For more information, visit www.excelsior.edu.

Certification Program

The DANTES Certification Program offers servicemembers an opportunity to test on an assortment of credentialing examinations in such areas as information technology, federal communications, human resources management, automotive services, and emergency medical technology. The Army National Guard provides a reimbursement benefit for servicemembers that pays for one certification or licensure examination sponsored by DANTES. Certification and licensure examinations are offered through DANTES and administered at Army National Guard and National Test Centers. Find additional information about the Army National Guard Reimbursement Program at www.dantes.doded.mil/dantes_web/certification/ARNG.htm.

Contact your state Education Services Officer (ESO) for information on how to take advantage of the programs offered by DANTES. See the list of ESOs on page 131. The DANTES website www.dantes.doded.mil also provides extensive information on all their programs and course offerings.

DANTES National Testing Program Dates

The DANTES credit-by-examination program provides a variety of examinations through which you can earn college credit. Most of the exams listed on the following chart are free to servicemembers. As soon as you are a member of the Army National Guard, you can contact your Education Services Officer to ask about signing up to take one or more of these tests. For updated testing date schedules, visit www.dantes.doded.mil

DANTES EXAMINATION PROGRAMS					
Programs	CONUS DANTES Test Site		OVERSEAS DANTES Test Site		National Test Center
	Paper-Based	Test Date	Order	Test Date	
EXCELSIOR COLLEGE EXAMINATIONS (ECE)					
ECE Objective	Anytime	4 weeks before scheduled test date	Anytime	6 weeks before scheduled test date	Contact Excelsior College
ECE Extended Response (Essay)	October 16, 2009 December 11, 2009 February 19, 2010 April 16, 2010 June 18, 2010 August 20, 2010 October 15, 2010 December 10, 2010	4 weeks before scheduled test date	Same as CONUS	6 weeks before scheduled test date	Contact Excelsior College

DANTES EXAMINATION PROGRAMS					
Programs	CONUS DANTES Test Site		OVERSEAS DANTES Test Site		National Test Center
	Paper-Based	Test Date	Order	Test Date	
ACT ASSESSMENT PROGRAM					
ACT	Anytime	4 weeks before scheduled test date	Anytime	6 weeks before scheduled test date	Check with ESO
PROMETRIC					
CLEP General and Subject (See Note 1)	Anytime	4 weeks before scheduled test date	Anytime	6 weeks before scheduled test date	Determined by the institution
DSST					
SAT I (See Note 2)	October 1, 2009 through June 30, 2010	4 weeks before scheduled test date	October 1, 2009 through June 30, 2010	6 weeks before scheduled test date	Check with ESO
GRE Subject (See Note 4)	October 11-17, 2009 November 8-14, 2009 April 11-17, 2010	4 weeks before scheduled test date	Same as CONUS	6 weeks before scheduled test date	October 10, 2009 November 7, 2009 April 10, 2010
Praxis Series (See Note 4)	November 14-18, 2009 January 9-13, 2010 April 24-28, 2010 July 24-28, 2010	4 weeks before scheduled test date	Same of CONUS	6 weeks before scheduled test date	November 14, 2009 January 9, 2010 March 13, 2010 April 24, 2010 June 12, 2010 July 24, 2010
GRE General (See Note 3)	Not available at DANTES Test Sites Reimbursement authorized for eligible military personnel				Available at Prometric National and International Test Centers
GMAT					
GMAT (See Note 3)	Not available at DANTES Test Sites Reimbursement authorized for eligible military personnel				Available at Pearson VUE National and International Test Centers
GENERAL EDUCATIONAL DEVELOPMENT (GED) TESTING SERVICE					
GED	Anytime		Anytime		Determined by state GED Test Centers

Note 1: CLEP General English Composition w/Essay not offered at DANTES Test Centers.

Note 2: SAT scoring shuts down in July/August/September.

Note 3: Contact GMAT at <http://www.mba.com>. Contact GRE at <http://www.ets.org/gre>.

Note 4: Choose only 1 day to administer. Submit separate Prometric order forms for GRE Subject and Praxis.

LAW SCHOOL ADMISSION COUNCIL						
Paper-Based	U.S., Canada, and Caribbean		Europe, Middle East and Africa		Asia, Australia, and New Zealand	
	Test Date	Registration Deadline	Test Date	Registration Deadline	Test Date	Registration Deadline
LSAT	Sept. 26, 2009 Sept. 29, 2009* Dec. 5, 2009 Feb. 6, 2010 Feb. 8, 2010*	Aug. 21, 2009 Oct. 30, 2009 Dec. 31, 2009	Sept. 26, 2009 Sept. 29, 2009* Dec. 5, 2009	July 31, 2009 Oct. 9, 2009	Sept. 27, 2009 Dec. 6, 2009 Feb. 7, 2010	July 31, 2009 Oct. 9, 2009 Dec. 18, 2009

*Saturday Sabbath observers

ARMY/AMERICAN COUNCIL ON EDUCATION REGISTRY TRANSCRIPT (AARTS)

The formal training and education you receive in the Army National Guard equates to college level credit. You can request a computerized transcript from AARTS, which identifies the military training you have completed. The transcript combines a soldier's military education and job experience with descriptions and college credit recommendations developed by the American Council on Education (ACE).

For more information on the AARTS transcript call toll-free 1-866-297-4427. To order a transcript, visit the AARTS website: <http://aarts.army.mil>. The transcript contains the following information:

- Military Occupational Specialties (MOSs)
- Formal military courses
- Additional Skill Identifiers (ASI) and Skill Qualification Identifiers (SQI)
- Standardized test scores (i.e. CLEP, DSST, ECE)
- Descriptions and credit recommendations developed by ACE

Example of College Credit as an Army National Guard Member

<u>Source</u>	<u>Recommended Credit (ACE)</u>
Basic Training	5 semester hours
Advanced Individual Training (i.e. Parachute Rigger, 92R)	7 semester hours
CLEP General Tests	Up to 6 semester hours for each test (30 hours credit max)
CLEP Subject Tests	Up to 6 semester hours for each test (25 tests)

ARMY NATIONAL GUARD EDUCATION SUPPORT CENTER

One of the best things you can do to get a head start in attaining your educational goals is to contact the Army National Guard Education Support Center (ESC).

In addition to converting your military training into college credit, they will assist you by explaining how to maximize the number of additional college credits you can earn through non-traditional learning, such as CLEP testing.

Located at the Army National Guard Professional Education Center in North Little Rock, Ark., the ESC also provides Soldiers, at no cost, academic counseling

and guidance to help them complete undergraduate, graduate and advanced degree studies. Their professional staff is dedicated to meeting the educational needs of all Soldiers serving in the Army National Guard. Other no cost services include: evaluation of military and civilian training for college credit; continuous academic advice regarding options for completing remaining degree requirements; and providing general information and referrals in matters regarding higher education and professional development.

The ESC partners with over 70 higher education institutions across the United States to provide quality degree plans to Soldiers and their spouses. The institutions are regionally accredited and members of Servicemembers Opportunity College (SOC), ensuring the Soldier a degree plan from a reputable institution. The ESC offers undergraduate, graduate, and professional degree plans from these institutions. The ESC staff assists the Soldier in identifying a plan and counsels them through the enrollment process. A complete list of partnership schools and degrees is available at the world’s largest armory: www.VIRTUALARMORY.com. Click on the EDUCATION tab, then on Federal Benefits and then on ARNG Education Support Center. You can also address your questions by email: esc@pec.ngb.army.mil, or call toll-free, 1-866-628-5999. The ESC staff is available daily from 6:00 A.M. to 6:00 P.M. (Central Standard Time).

SELECTING A COLLEGE

You have the option of attending any accredited college, university or vocational/technical institution. However, as a member of the Army National Guard, you should consider schools that are SOC Consortium members. SOC Consortium member institutions are military-friendly and committed to the needs of military servicemembers.



SERVICEMEMBERS OPPORTUNITY COLLEGES (SOC)

Servicemembers Opportunity Colleges (SOC) is a consortium of the Department of Defense, 15 higher education associations, the military services, and more than 1,700 colleges and universities dedicated to serving the voluntary education needs of servicemembers and their families worldwide. Military students can take courses in their off-duty hours at or near military installations in the United States, overseas, and on Navy ships. Most National Guard students take courses in addition to performing their military duties and working at a full-time job. Some colleges may offer courses or entire curricula for credit at selected Army National Guard armories for Soldiers who cannot attend class on a college campus. Each SOC Consortium institution designates a SOC institutional representative and SOC counselor to assist its military students.

Advantages of Attending a SOC Consortium Institution

- Reasonable transfer of credit policies
- Limited academic residency of no more than 25 percent of the total degree program; 30 percent if the degree is entirely online
- Credit for military training where applicable to degree
- Credit for non-traditional learning and agreements to accept at least one of the nationally recognized testing programs (CLEP, DSST, or ECE) for academic credit where applicable to degree

As a member of the Army National Guard, you can take advantage of the many programs offered by SOC, such as SOCGuard, the SOC Army Degree Program (SOCAD), and the Army Career Degree Program. For more information on all SOC programs, visit www.soc.aascu.org.

SOCGuard

SOCGuard functions as a liaison between the higher education community and the Army National Guard. The SOCGuard project staff, in cooperation with the National Guard Bureau, education services personnel within each state, and the Army National Guard (ARNG) Education Support Center in Little Rock, Ark., provides ARNG Soldiers with educational guidance and coordinates with SOC Consortium member institutions to help ARNG Soldiers realize their full military and civilian potential by pursuing a college education and developing career goals. Additionally, SOCGuard encourages colleges and universities to apply for SOC membership, partner in education with the ARNG, and further educational opportunities for Army National Guard members.

Some of the benefits a Soldier in the Army National Guard may realize from the SOC programs are:

- Admission to college concurrent with enlistment
- A specific degree plan to attend college and graduate
- College credit for military training and experience
- Job skill development and career possibilities
- Two- and four-year college degrees aligned with their military occupational specialties.

Jefferson Davis Community College
Jefferson State Community College
Judson College
Lawson State Community College
Lurleen B. Wallace Community College
Northeast Alabama Community College
Northwest-Shoals Community College
Oakwood College
Reid State Technical College
Remington College - Mobile
Shelton State Community College
Snead State Community College
South University
Southern Union State Community College
Talladega College
Trenholm State Technical College,
Trenholm
Troy University
United States Sports Academy
University of Alabama: Birmingham;
Tuscaloosa; Huntsville
University of Mobile
University of Montevallo
University of North Alabama
University of South Alabama
University of West Alabama
Virginia College at Birmingham
Wallace Community College - Selma
Wallace State Community College -
Hanceville

ALASKA

Alaska Pacific University
Charter College
University of Alaska: Anchorage;
Fairbanks; Southeast

ARIZONA

Argosy University - Phoenix
Arizona State University
Arizona Western College
Art Institute of Phoenix
Axia College of University of Phoenix
Central Arizona College
Cochise College
DeVry University: Mesa; Northeast
Phoenix; Phoenix
Estrella Mountain Community College

GateWay Community College
Glendale Community College
Grand Canyon University
International Import-Export Institute
International Institute of the Americas
ITT Tech Institute: Tempe; Tucson
Mesa Community College
Mohave Community College
Northcentral University
Northern Arizona University
Paradise Valley Community College
Paralegal Institute
Penn Foster College
Phoenix College
Pima County Community College
Prescott College - Adult Degree Program
Rio Salado College
Scottsdale Community College
South Mountain Community College
University of Arizona - University of
Arizona South

University of Phoenix
Western International University

ARKANSAS

Arkansas Baptist College
Arkansas Northeastern College
Arkansas State University
Arkansas State University - Beebe;
Newport
Arkansas Tech University
Central Baptist College
Cossatot Community College of the
University of Arkansas
Henderson State University
Mid-South Community College
National Park Community College
Ouachita Technical College
Ozarka College
Pulaski Technical College
Southern Arkansas University
University of Arkansas: Fayetteville;
Fort Smith; Little Rock; Monticello;
Pine Bluff
University of Arkansas Community
College at Hope
University of Central Arkansas

Riverside Community College District
San Diego City College
San Diego Mesa College
San Diego Miramar College
San Diego State University
San Francisco State University
San Joaquin Delta College
Santa Monica College
Solano Community College
Sonoma State University
Southern Calif. Institute of Technology
Southwestern College
Taft College
TUI University
University of La Verne
University of San Diego - Schools of
Business Administration & Education
Victor Valley College
West Hills Community College District -
Lemoore
West Los Angeles College
West Valley College
Yuba Community College

COLORADO

Adams State College
Aims Community College
American Sentinel University
Arapahoe Community College
Art Institute of Colorado
Aspen University
College for Financial Planning
Colorado Christian University
Colorado Northwestern Comm College
Colorado School of Mines
Colorado State University
Colorado State University - Pueblo,
Division of Continuing Education
Colorado Technical University
Community College of Aurora
Community College of Denver
DeVry University: Colorado Springs;
Denver South; Westminster
Fort Lewis College
Front Range Community College
Jones International University
Lamar Community College

Mesa State College
Metropolitan State College of Denver
Morgan Community College
Northeastern Junior College
Otero Junior College
Pikes Peak Community College
Pueblo Community College
Red Rocks Community College
Redstone College
Regis University - College for Professional
Studies
Remington College: Colorado Springs
Trinidad State Junior College
University of Colorado - Colorado Springs
University of Northern Colorado
Westwood College
Yorktown University

CONNECTICUT

Albertus Magnus College
Asnuntuck Community College
Briarwood College
Capital Community College
Charter Oak State College
Eastern Connecticut State University -
School of Continuing Education
Manchester Community College
Middlesex Community College
Mitchell College
Naugatuck Valley Community College
Norwalk Community College
Post University
Quinebaug Valley Community College
Sacred Heart University
Southern Connecticut State University
Three Rivers Community College
Tunxis Community College
University of New Haven

DELAWARE

Delaware Technical & Community College
Goldey-Beacom College
Wesley College
Wilmington University

DISTRICT OF COLUMBIA

American University
Catholic University of America -
Metropolitan College

George Washington University
Georgetown University School of
Continuing Studies
Howard University
Nyack College - District of Columbia
Potomac College
Southeastern University
Strayer University
University of the District of Columbia

FLORIDA

Argosy University: Sarasota; Tampa
Art Institute of Fort Lauderdale
Barry University - School of Adult and
Continuing Education
Bethune-Cookman College
Brevard Community College
Broward Community College
Central Florida Community College
College of Business and Technology
Daytona Beach Community College
DeVry University: Fort Lauderdale;
Jacksonville; Miami; Miramar;
Orlando; Orlando North; Tampa Bay
Eckerd College - Program for
Experienced Learners
Edison College
Edward Waters College
Embry-Riddle Aeronautical University
Everest University
Everglades University
Florida Agricultural & Mechanical Univ
Florida Atlantic University
Florida Community College - Jacksonville
Florida Gulf Coast University
Florida Institute of Technology
Florida International University
Florida Keys Community College
Florida National College
Florida Technical College, Jacksonville
Gulf Coast Community College
Hillsborough Community College
IMPAC University
Indian River Community College
International College
ITT Tech Institute: Ft. Lauderdale;
Lake Mary; Miami; Tampa

Jacksonville University
Jones College - Online Learning Program
Kaplan University Online
Keiser University
Key College
Lake City Community College
Lincoln College of Technology
Manatee Community College
Miami Dade College
Miami International University of Art
and Design
North Florida Community College
Northwest Florida State College
Nova Southeastern University
Palm Beach Atlantic University
Palm Beach Community College
Pasco-Hernando Community College
Pensacola Junior College
Polk Community College
Polytechnic University of the Americas
Saint Leo University
Santa Fe Community College
Seminole Community College
South Florida Community College
Southeastern University
Southwest Florida College
St. Johns River Community College
St. Petersburg College
St. Thomas University
Tallahassee Community College
University of Central Florida
University of Florida
University of North Florida
University of South Florida
University of Tampa
University of West Florida
Valencia Community College
Webber International University

GEORGIA

Abraham Baldwin Agricultural College
Albany Technical College
Altamaha Technical College
American Inter Continental University -
Dunwoody
Argosy University - Atlanta
Armstrong Atlantic State University

Art Institute of Atlanta
Ashworth University
Athens Technical College
Atlanta Technical College
Augusta State University
Augusta Technical College
Beacon University
Brenau University -
 Evening & Weekend College
Brewton-Parker College
Central Georgia Technical College
Chattahoochee Technical College
Clayton State University
Coastal Georgia Community College
Columbus State University
Columbus Technical College
Covenant College
Darton College
DeVry University: Alpharetta; Atlanta
 (Buckhead, Cobb-Galleria, Perimeter);
 Decatur; Gwinnett; Henry County
East Central Technical College
East Georgia College
Emmanuel College
Georgia College & State University
Georgia Military College
Georgia Perimeter College
Georgia Southern University
Georgia Southwestern State University
Gwinnett Technical College
Heart of Georgia Technical College
Lanier Technical Institute
Luther Rice University
Mercer University
Middle Georgia College
Middle Georgia Technical College
North Georgia College & State University
North Georgia Technical College
North Metro Technical College
Northwestern Technical College
Paine College
Reinhardt College
Savannah State University
Savannah Technical College
Shorter College -
 School of Professional Programs

South Georgia College
South University
Southeastern Technical College
Southern Polytechnic State University
Southwest Georgia Technical College
Swainsboro Technical College
Thomas University
University of West Georgia
Valdosta State University
Waycross College
West Georgia Technical College

GUAM

Guam Community College
University of Guam

HAWAII

Argosy University - Hawaii
Chaminade University of Honolulu
Hawaii Pacific University
Hawaii Theological Seminary
Honolulu Community College
Kapiolani Community College
Leeward Community College
Maui Community College
Remington College - Honolulu
Windward Community College

IDAHO

Boise State University
Brigham Young University - Idaho
College of Southern Idaho
Idaho State University
ITT Tech Institute - Boise
Lewis-Clark State College
North Idaho College
Northwest Nazarene University
University of Idaho

ILLINOIS

Argosy University: Chicago; Schaumburg
Benedictine University
Black Hawk College
Carl Sandburg College
Chicago State University
City Colleges of Chicago - Richard J. Daley
 College; Harold Washington College
College of DuPage
College of Lake County
Columbia College Chicago

DeVry University: Addison; Chicago;
 Chicago Loop; Chicago O'Hare; Elgin;
 Gurnee; Lincolnshire; Naperville;
 Oak Brook; Schaumburg; Tinley Park
 East-West University
 Eastern Illinois University - School of
 Continuing Education
 Ellis University
 Governors State University
 Highland Community College
 Illinois Central College
 Illinois Eastern Community Colleges
 Illinois Institute of Art: Chicago;
 Schaumburg
 Illinois State University
 Illinois Valley Community College
 ITT Tech Institute: Orland Park
 John A. Logan College
 John Wood Community College
 Joliet Junior College
 Kaskaskia College
 Keller Graduate School of Management of
 DeVry University
 Kendall College
 Kishwaukee College
 Lake Land College
 Lewis and Clark Community College
 Lewis University
 Lincoln Land Community College
 MacMurray College
 McKendree University
 Midstate College
 Morrison Institute of Technology
 National-Louis University
 Northeastern Illinois University
 Oakton Community College
 Olivet Nazarene University
 Parkland College
 Quincy University
 Rend Lake College
 Robert Morris College
 Rosalind Franklin University of Medicine
 and Science - Chicago Medical School
 Saint Xavier University
 Sauk Valley Community College
 Shawnee Community College

Southeastern Illinois College
 Southern Illinois University Carbondale:
 College of Applied Sciences and Arts;
 College of Education and Human
 Services; College of Engineering
 Southern Illinois Univ Edwardsville
 Southwestern Illinois College
 Spoon River College
 Triton College
 University of Saint Francis
 Waubonsee Community College
 Western Illinois University - School of
 Extended Studies
 William Rainey Harper College
INDIANA
 Ball State University
 Bethel College
 Calumet College of Saint Joseph
 DeVry University: Indianapolis;
 Merrillville
 Huntington University
 Indiana Institute of Technology
 Indiana State University
 Indiana University - Kokomo; Purdue Univ
 Fort Wayne; Purdue Univ Indianapolis;
 School of Continuing Studies
 Indiana Wesleyan University
 ITT Tech Institute - Fort Wayne
 Ivy Tech Community College: Central
 Indiana; Columbus; East Central;
 Kokomo/Logansport; Lafayette;
 Northcentral; Northeast; Northwest;
 Richmond; Southcentral; Southeast;
 Southwest; Wabash Valley
 Lincoln Technical Institute
 Marian College
 Martin University
 Oakland City University
 Saint Joseph's College
 Saint Mary-of-the-Woods College
 Trine University
 University of Evansville - Center for
 Continuing Education
 University of Indianapolis
 University of Saint Francis
 University of Southern Indiana
 Vincennes University

IOWA

AIB College of Business
Ashford University
Briar Cliff University
Clarke College
Des Moines Area Community College
Dordt College
Drake University
Eastern Iowa Community College District
Ellsworth Community College
Graceland University
Grand View College
Hawkeye Community College
Indian Hills Community College
Iowa Central Community College
Iowa Lakes Community College
Iowa State University
Iowa Wesleyan College
Iowa Western Community College
Kaplan University
Kaplan University - Davenport
Kirkwood Community College
Loras College
Maharishi University of Management
Marshalltown Community College
North Iowa Area Community College
Northeast Iowa Community College
Northwest Iowa Community College
Northwestern College
Palmer College of Chiropractic
Scott Community College
Southeastern Community College
Southwestern Community College
St. Ambrose University
University of Dubuque
University of Iowa
University of Northern Iowa
Upper Iowa University
Western Iowa Tech Community College
William Penn University

KANSAS

Allen County Community College
Baker University - School of Professional
and Graduate Studies
Barton County Community College
Butler Community College
Cloud County Community College

Coffeyville Community College
Colby Community College
Cowley County Community College
Dodge City Community College
Donnelly College
Emporia State University
Fort Hays State University - Virtual College
Fort Scott Community College
Garden City Community College
Hutchinson Community College and
Area Vocational School
Independence Community College
Johnson County Community College
Kansas City Kansas Community College
Kansas State University
Kansas Wesleyan University
Neosho County Community College
Newman University
Ottawa University
Pittsburg State University
Pratt Community College
Seward County Community College Area
Technical School
Southwestern College -
Professional Studies
University of Saint Mary
Washburn University
Wichita State University

KENTUCKY

Ashland Community and Technical College
Beckfield College
Brescia University
Eastern Kentucky University
Elizabethtown Community & Tech College
Hazard Community & Tech College
Henderson Community College
Hopkinsville Community College
ITT Tech Institute - Louisville
Kentucky State University
Kentucky Wesleyan College
Lindsey Wilson College
Louisville Technical Institute
Madisonville Community College
Maysville Community & Tech College
Mid-Continent University
Midway College
Morehead State University

Murray State University
National College
Owensboro Community & Tech College
Somerset Community College
Southeast Kentucky Community and
Technical College
St. Catherine College
Sullivan University
Thomas More College
University of Kentucky
University of Louisville - College of
Education and Human Development
West Kentucky Community and
Technical College
Western Kentucky University
LOUISIANA
Grambling State University
ITT Tech Institute - St. Rose
Louisiana State University: Alexandria;
Eunice
Louisiana Tech University
Louisiana Technical College: Northeast;
Young Memorial
Loyola University New Orleans
McNeese State University
Nicholls State University
Northwestern State University
Our Lady of Holy Cross College
Remington College: Baton Rouge;
Lafayette
Southeastern Louisiana University
Tulane University - School of Continuing
Studies
University of Louisiana: Lafayette; Monroe
University of New Orleans -
Metropolitan College
MAINE
Central Maine Community College
Eastern Maine Community College
Kennebec Valley Community College
Maine College of Art
Maine Maritime Academy
Northern Maine Community College
Saint Joseph's College of Maine - Division
of Graduate and Professional Studies
Southern Maine Community College
Thomas College

University of Maine
University of Maine: Augusta; Fort Kent;
Machias; Presque Isle
University of Southern Maine
York County Community College
MARYLAND
Allegany College of Maryland
Anne Arundel Community College
Baltimore City Community College
Bowie State University
Capitol College
Cecil Community College
College of Southern Maryland
Columbia Union College
Community College of Baltimore County
Community College of Baltimore County:
Catonsville; Dundalk
Coppin State College
DeVry University - Bethesda Campus
Frederick Community College
Frostburg State University
Garrett College
Hagerstown Community College
Harford Community College
Howard Community College
Montgomery College
Morgan State University
Mount St. Mary's University
Prince George's Community College
Salisbury University
St. Mary's College of Maryland
Stevenson University
Towson University
University of Baltimore
University of Maryland Eastern Shore
University of Maryland University
College
MASSACHUSETTS
American International College
Bay Path College
Becker College
Berkshire Community College
Boston University - Metropolitan College
Bridgewater State College
Bristol Community College
Bunker Hill Community College
Cambridge College

Cape Cod Community College
Eastern Nazarene College - Adult Studies
Division
Elms College
Endicott College
Fisher College
Fitchburg State College
Massasoit Community College
Middlesex Community College
Mount Wachusett Community College
National Graduate School
New England College of Finance
Newbury College
Nichols College
North Shore Community College
Northeastern University -
College of Professional Studies
Northern Essex Community College
Quincy College
Quinsigamond Community College
Salem State College
University of Massachusetts Amherst
Western New England College

MICHIGAN

Albion College
Baker College
Bay de Noc Community College
Central Michigan University - Off Campus
Programs
Charles Stewart Mott Community College
Cleary University
Concordia University - Ann Arbor
Cornerstone University
Davenport University
Delta College
Eastern Michigan University
Ferris State University
Finlandia University
Glen Oaks Community College
Gogebic Community College
ITT Tech Institute - Canton
Jackson Community College
Kalamazoo Valley Community College
Kellogg Community College
Kirtland Community College
Lansing Community College
Lewis College of Business

Madonna University
Michigan Jewish Institute
Michigan Technological University
Mid Michigan Community College
Muskegon Community College
North Central Michigan College
Northern Michigan University
Northwestern Michigan College
Northwood University - University
College
Rochester College - College of Extended
Learning
Schoolcraft College
Siena Heights University
Southwestern Michigan College
Spring Arbor University
St. Clair County Community College
University of Michigan - Flint
Walsh College
Washtenaw Community College
Wayne County Community College District
Western Michigan University

MINNESOTA

Alexandria Technical College
Anoka-Ramsey Community College
Argosy University - Twin Cities
Art Institutes International Minnesota
Augsburg College
Bemidji State University
Bethel University - College of Adult and
Professional Studies
Capella University
Central Lakes College
Century College
College of St. Scholastica
Concordia University, St. Paul
Dakota County Technical College Online
DeVry University - Edina Campus;
St. Louis Park
Globe University - Woodbury
Hibbing Community College
Inver Hills Community College
Itasca Community College
Lake Superior College
Mesabi Range Community and
Technical College
Metropolitan State University

Minnesota School of Business - Blaine;
Brooklyn Center; Moorhead; Plymouth;
Richfield; Rochester; St. Cloud;
Shakopee

Minnesota State College - Southeast Tech
Minnesota State Community and Technical
College

Minnesota State University, Mankato
Minnesota West Community and Tech
College - Worthington Campus

Normandale Community College
North Hennepin Community College
Northland Community & Tech College
Northwest Technical College

Northwestern College
Pine Technical College
Rainy River Community College
Rasmussen College - Multi-campus
System

Ridgewater College
Riverland Community College
Rochester Community & Tech College
Saint Paul College - A Community and
Technical College

Southwest Minnesota State University
St. Cloud State University
St. Cloud Technical College
Vermilion Community College
Walden University

MISSISSIPPI

Alcorn State University
Belhaven College
Coahoma Community College
Copiah-Lincoln Community College
Delta State University
East Central Community College
East Mississippi Community College
Hinds Community College
Holmes Community College
Itawamba Community College
Jackson State University
Jones County Junior College
Meridian Community College
Mississippi Gulf Coast Community College
Mississippi State University
Mississippi University for Women
Pearl River Community College

Rust College
Southwest Mississippi Community College
University of Mississippi
University of Southern Mississippi
William Carey College

MISSOURI

American College of Technology
Calvary Bible College and Theological
Seminary

Columbia College
Culver-Stockton College
DeVry University - Kansas City (1 and 2);
St. Louis (West)

Drury University, College of Graduate
and Continuing Studies
East Central College

Fontbonne University
Global University
Grantham University

Hannibal-LaGrange College
Harris-Stowe State College
ITT Tech Institute: Arnold; Earth City

Jefferson College
Lincoln University
Lindenwood University

Maryville University of St. Louis
Mineral Area College
Missouri Southern University

Missouri State University: Springfield;
West Plains
Missouri Tech

Missouri University of Science and
Technology
Missouri Western State University

Moberly Area Community College
North Central Missouri College
Northwest Missouri State University

Ozarks Technical Community College
Park University
Rockhurst University

St. Louis University: Parks College of
Engineering, Aviation and Technology;
School for Professional Studies

Southeast Missouri State University
Southwest Baptist University
St. Charles Community College
State Fair Community College

Stephens College - Division of Graduate
and Continuing Studies
University of Central Missouri
University of Missouri - St. Louis
Webster University
Westminster College
William Jewell College
William Woods University - College of
Graduate and Adult Studies

MONTANA

Blackfeet Community College
Carroll College
Dawson Community College
Fort Belknap College
Fort Peck Community College
Miles Community College
Montana State University: Billings;
Bozeman; Great Falls College of
Technology; Northern
Montana Tech College of Technology
Rocky Mountain College
Salish Kootenai College
Stone Child College
University of Great Falls
University of Montana
University of Montana: Helena College of
Technology; Missoula College of
Technology; Western

NEBRASKA

Bellevue University
Central Community College: Columbus;
Grand Island; Hastings
Chadron State College
Hastings College
ITT Tech Institute - Omaha
Metropolitan Community College
Mid-Plains Community College
Midland Lutheran College
Nebraska Methodist College of Nursing and
Allied Health
Northeast Community College
Peru State College
Southeast Community College
University of Nebraska: Kearney; Lincoln;
Omaha - College of Continuing Studies
Wayne State College
Western Nebraska Community College

NEVADA

Art Institute of Las Vegas
College of Southern Nevada
DeVry University - Henderson
Great Basin College
ITT Tech Institute - Henderson
Truckee Meadows Community College
University of Nevada: Las Vegas; Reno
Western Nevada Community College

NEW HAMPSHIRE

Chester College of New England
Colby-Sawyer College
Daniel Webster College
Granite State College
Lakes Region Community College
New England College
Rivier College
Southern New Hampshire University

NEW JERSEY

Atlantic Cape Community College
Bergen Community College
Berkeley College
Bloomfield College
Brookdale Community College
Burlington County College
Caldwell College
Centenary College
College of Saint Elizabeth
County College of Morris
DeVry University - North Brunswick
Fairleigh Dickinson University
Georgian Court University
Gloucester County College
Hudson County Community College
Kean University
Mercer County Community College
Monmouth University
New Jersey Institute of Technology -
College of Science and Liberal Arts
Ocean County College
Ramapo College of New Jersey
Raritan Valley Community College
Rider University - College of Continuing
Studies
Saint Peter's College
Salem Community College

Sussex County Community College
Thomas Edison State College
Union County College

NEW MEXICO

Clovis Community College
College of Santa Fe
Eastern New Mexico University:
Main Campus; Roswell
ITT Tech Institute - Albuquerque
Mesalands Community College
New Mexico Highlands University
New Mexico Junior College
New Mexico Military Institute
New Mexico State University
New Mexico State University at
Alamogordo; Dona Ana
Community College
Northern New Mexico College
San Juan College
University of New Mexico
University of the Southwest
Western New Mexico University

NEW YORK

Adelphi University - University College
Adirondack Community College
American Academy McAllister Institute
of Funeral Services
Art Institute of New York City
Broome Community College
Bryant and Stratton College
Canisius College
Cayuga Community College
City University of NY Baccalaureate
Program; College of Staten Island;
John Jay College of Criminal Justice;
Medgar Evers College
Clinton Community College
College of Mount Saint Vincent
College of Saint Rose
Columbia-Greene Community College
Corning Community College
D'Youville College
DeVry University - Long Island City;
Manhattan
Dominican College of Blauvelt
Dutchess Community College

Elmira College
Empire State College -
State University of New York
Erie Community College
Excelsior College
Farmingdale State University of New York
Genesee Community College
Herkimer County Community College
Hilbert College
Hudson Valley Community College
ITT Tech Institute - Liverpool
Jamestown Community College
Jefferson Community College
Keuka College
Laboratory Institute of Merchandising
Long Island University - C.W. Post Campus
Medaille College
Mercy College
Milano The New School for Management
and Urban Policy
Mohawk Valley Community College
Monroe College
Monroe Community College
Mount Saint Mary College
Nassau Community College
Nazareth College of Rochester
New York Institute of Technology
Niagara County Community College
Niagara University
North Country Community College
Nyack College
Orange County Community College
Pace University - Adult and Continuing
Education
Plaza College
Purchase College, State University of NY
Roberts Wesleyan College
Rochester Institute of Technology
Schenectady County Community College
Skidmore College -
University Without Walls
St. Bonaventure University
St. Francis College
St. John Fisher College
St. Joseph's College, New York
St. Thomas Aquinas College

State University of NY: Binghamton;
Potsdam; Stony Brook - School of
Professional Development
State Univ of NY College at Brockport;
Buffalo; Fredonia; Oswego; Plattsburgh
State Univ of NY College of Agriculture
& Technology: Cobleskill; Morrisville
State Univ of NY College of Technology:
Alfred; Delhi
State Univ of NY Institute of Technology
at Utica-Rome
State Univ of NY Maritime College
Suffolk County Community College
Sullivan County Community College
SUNY Canton College of Technology
SUNY Ulster County Community College
Syracuse University - University College
Tompkins Cortland Community College
Touro College
University at Buffalo, State Univ of NY
Utica School of Commerce
Vaughn College of Aeronautics and
Technology
Villa Maria College of Buffalo

NORTH CAROLINA
Apex School of Theology
Art Institute of Charlotte
Beaufort County Community College
Bladen Community College
Brunswick Community College
Caldwell Community College and
Technical Institute
Campbell University
Cape Fear Community College
Catawba Valley Community College
Central Carolina Community College
Central Piedmont Community College
Cleveland Community College
Coastal Carolina Community College
College of the Albemarle
Craven Community College
Davidson County Community College
DeVry University - Charlotte; Raleigh-
Durham
Durham Technical Community College
East Carolina University
Edgecombe Community College
Elizabeth City State University
Fayetteville State University
Fayetteville Technical Community College
Guilford Technical Community College
Halifax Community College
Haywood Community College
Heritage Bible College
High Point University
Isothermal Community College
John Wesley College
Johnson C. Smith University
Johnston Community College
Lenoir Community College
Mars Hill College
Martin Community College
Mayland Community College
Methodist University
Mitchell Community College
Montgomery Community College
Montreat College
Mount Olive College
Nash Community College
North Carolina Agricultural and Technical
State University
North Carolina Central University
North Carolina State University, School
of Public and International Affairs
North Carolina Wesleyan College
Pfeiffer University
Piedmont Community College
Pitt Community College
Randolph Community College
Richmond Community College
Roanoke-Chowan Community College
Rockingham Community College
Rowan-Cabarrus Community College
Sandhills Community College
School of Communication Arts
Shaw University
South Piedmont Community College
Stanly Community College
Surry Community College
University of North Carolina: Charlotte;
Pembroke; Wilmington
Wake Technical Community College

Oklahoma Panhandle State University
Oklahoma State University
Oklahoma State University -
Oklahoma City; Okmulgee
Oral Roberts University
Redlands Community College
Rogers State University
Rose State College
Southeastern Oklahoma State University
Southwestern Christian University
Southwestern Oklahoma State University
Spartan College of Aeronautics and
Technology
Tulsa Community College
University of Central Oklahoma
University of Oklahoma
University of Oklahoma - College of
Liberal Studies
Univ of Science and Arts of Oklahoma
Western Oklahoma State College

OREGON

Art Institute of Portland
Australasian College of Health Sciences
Blue Mountain Community College
Clackamas Community College
Concordia University
Corban College
DeVry University - Portland
Eastern Oregon University
Eugene Bible College
George Fox University
ITT Tech Institute - Portland
Lane Community College
Marylhurst University
Mt. Hood Community College
Northwest Christian College
Oregon Health and Science University
Oregon Institute of Technology
Oregon State University
Portland Community College
Rogue Community College
Southern Oregon University
Southwestern Oregon Comm College
Treasure Valley Community College
Umpqua Community College
University of Oregon

Warner Pacific College
Western Oregon University
PENNSYLVANIA
Arcadia University
Art Institute of Philadelphia
Art Institute of Pittsburgh
Butler County Community College
Cabrini College
California University of Pennsylvania
Cambria-Rowe Business College
Carlow College
Cedar Crest College - Center for Lifelong
Learning
Central Pennsylvania College
Clarion University of Pennsylvania
Community College of Allegheny County
Community College of Beaver County
Delaware County Community College
Delaware Valley College
DeSales University
DeVry University: Ft. Washington;
Philadelphia; Pittsburgh; Valley Forge
Drexel University
DuBois Business College
Duquesne University, School of Leadership
and Professional Advancement
Eastern University
Edinboro University of Pennsylvania
Gannon University
Gwynedd-Mercy College
Harcum College
Harrisburg Area Community College
Holy Family University
Immaculata University
Indiana University of Pennsylvania
ITT Tech Institute: Bensalem;
Mechanicsburg; Monroeville;
Pittsburgh
Johnson College
Kaplan Career Institute
Keystone College
King's College
La Roche College
Lackawanna College
Lancaster Bible College
LaSalle University

Lebanon Valley College
Lehigh Carbon Community College
Lehigh Valley College
Lincoln Technical Institute, Allentown
Lock Haven University of Pennsylvania
Luzerne County Community College
Mansfield University of Pennsylvania
McCann School of Business and
Technology
Millersville University of Pennsylvania
Montgomery County Community College
Mount Aloysius College
Neumann College
Peirce College
Penn State University
Penn State University World Campus
Pennsylvania Highlands Comm College
Pennsylvania Institute of Technology
Point Park University
Robert Morris University
Saint Francis University
Seton Hill University
Shippensburg University of Pennsylvania
Slippery Rock University of Pennsylvania
St. Vincent College
Temple University
Thiel College
University of Pittsburgh at Bradford
Valley Forge Military College
Waynesburg College
Westmoreland County Comm College
Widener University
Wilson College
York College of Pennsylvania

PUERTO RICO

American University of Puerto Rico
Inter American University of Puerto Rico
Inter American University of Puerto Rico -
Arecibo Campus I
Universidad Metropolitana
University of Puerto Rico - Humacao
University College

RHODE ISLAND

Community College of Rhode Island
Johnson & Wales University
New England Institute of Technology

Providence College - School of Continuing
Education
Rhode Island College
Roger Williams University - School of
Continuing Studies
Salve Regina University
University of Rhode Island

SOUTH CAROLINA

Aiken Technical College
Benedict College
Central Carolina Technical College
Charleston Southern University
Coastal Carolina University
Coker College
Denmark Technical College
Florence-Darlington Technical College
Francis Marion University
Greenville Technical College
Horry-Georgetown Technical College
ITT Tech Institute - Greenville
Lander University
Limestone College
Midlands Technical College
Newberry College
North Greenville University
Northeasten Technical College
Orangeburg-Calhoun Technical College
Piedmont Technical College
South Carolina State University
South University, Columbia
Southern Wesleyan University - Adult
and Graduate Studies
Spartanburg Community College
Spartanburg Methodist College
Technical College of the Lowcountry
Tri-County Technical College
Trident Technical College
University of South Carolina: Aiken;
Beaufort; Columbia; Sumter; Upstate
Williamsburg Technical College
Wofford College

SOUTH DAKOTA

Augustana College
Black Hills State University
Dakota State University
Dakota Wesleyan University

Globe University - Sioux Falls
Kilian Community College
Mitchell Technical Institute
Mount Marty College
National American University
Northern State University
South Dakota School of Mines & Tech
South Dakota State University
University of South Dakota
Western Dakota Technical Institute
TENNESSEE
Aquinas College
Argosy University - Nashville
Austin Peay State University
Bethel College
Bryan College - Adult Degree Completion Programs (ASPIRE)
Carson-Newman College
Chattanooga State Tech Comm College
Cleveland State Community College
Crichton College
DeVry University - Memphis
Draughons Junior College
Dyersburg State Community College
East Tennessee State University
Fountainhead College of Technology
Hiwassee College
ITT Tech Institute - Memphis
Jackson State Community College
King College
Lambuth University
LeMoyne-Owen College
Martin Methodist College
Middle Tennessee State University
Milligan College
Motlow State Community College
Nashville Auto-Diesel College
Nashville State Community College
National College of Business and Technology
North Central Institute
Northeast State Tech Community College
Pellissippi State Technical Comm College
Roane State Community College
Southern Adventist University
Southwest Tennessee Community College
Tennessee State University

Tennessee Technological University
Tennessee Temple University
Tennessee Wesleyan College
Tusculum College
Union University
University of Tennessee: Chattanooga; Martin; Knoxville
Walters State Community College
TEXAS
Abilene Christian University
Angelina College
Angelo State University
Argosy University - Dallas
Art Institute of Houston
Austin Community College
Central Texas College
Clarendon College
Coastal Bend College
College of the Mainland
Collin County Community College
Dallas Baptist University
Dallas County Comm College District
Dallas TeleCollege
Del Mar College
DeVry University: Austin; Fort Worth; Houston; Houston Galleria; Irving; Plano; San Antonio
El Centro College
El Paso County Comm College District
Frank Phillips College
Galveston College
Grayson County College
Hallmark Institute of Aeronautics
Hardin-Simmons University
Houston Community College System
Howard Payne University
Huston-Tillotson University
ITT Tech Institute: Houston (West); Richardson
Jacksonville College
Jarvis Christian College
Kilgore College
Lamar State College - Port Arthur
Lamar University
Laredo Community College
Lone Star College System
Lubbock Christian University

McMurry University
Midland College
Midwestern State University
Navarro College
North Central Texas College
North Lake College
Northwest Vista College
Our Lady of the Lake University
Palo Alto College
Paris Junior College
Prairie View A & M University
Ranger College
Remington College - Dallas
Sam Houston State University
San Antonio College
Schreiner University
Southwest Texas Junior College
Southwestern Adventist University
St. Mary's University
St. Philip's College
Sul Ross State University
Tarleton State University
Temple College
Texarkana College
Texas A & M University
Texas A & M University: Commerce;
Corpus Christi; Kingsville
Texas Lutheran University
Texas State Technical College: Harlingen;
Marshall; Waco; West Texas
Texas State University - San Marcos,
Occupational Education Program
Texas Tech University
Texas Wesleyan University - School of
Business Administration
Texas Woman's University
Trinity Valley Community College
University of Dallas - Constantin College
University of Houston
University of Houston - Clear Lake
University of Mary Hardin-Baylor
University of North Texas
University of St. Thomas
University of Texas: Arlington; Austin;
Brownsville; El Paso; Pan American;
San Antonio
University of the Incarnate Word

Vernon College
Wade College
Wayland Baptist University
Weatherford College
West Texas A & M University
Western Technical College
Western Texas College
Wiley College
UTAH
College of Eastern Utah
DeVry University - Sandy
Dixie State College of Utah
Independence University
Salt Lake Community College
Snow College
Southern Utah University
Utah Career College: Layton; West Jordan
Utah State University
Utah Valley University
Weber State University
Western Governors University
Westminster College
VERMONT
Community College of Vermont
Norwich University
University of Vermont
Vermont Technical College
VIRGIN ISLANDS
University of the Virgin Islands
VIRGINIA
Advanced Technology Institute
Argosy University - Washington DC
Art Institute of Washington
Averett University
Blue Ridge Community College
Bluefield College
Bryant & Stratton College - Virginia Beach
Central Virginia Community College
Dabney S. Lancaster Community College
DeVry University: Crystal City;
Tysons Corner
Eastern Shore Community College
ECPI College of Technology
George Mason University
Germanna Community College
Hampton University - College of
Continuing Education

ITT Tech Institute: Chantilly; Norfolk;
Richmond; Springfield
J. Sargeant Reynolds Community College
James Madison University -
Adult Degree Program
John Tyler Community College
Liberty University - Distance Learning
Program
Lord Fairfax Community College
Marymount University
National College
New River Community College
Norfolk State University
Northern Virginia Community College
Old Dominion University
Patrick Henry Community College
Paul D. Camp Community College
Piedmont Virginia Community College
Regent University
Richard Bland College
Shenandoah University
Southside Virginia Community College
Southwest Virginia Community College
Stratford University
Thomas Nelson Community College
Tidewater Community College
University of Management and Technology
University of Virginia's College at Wise
Virginia Intermont College
Virginia State University
Virginia Western Community College
World College
Wytheville Community College
WASHINGTON
Argosy University - Seattle
Art Institute of Seattle
Bellevue Community College
Big Bend Community College
Central Washington University
Centralia College
City University of Seattle
Clark College
Clover Park Technical College
Columbia Basin College
Community Colleges of Spokane

DeVry University: Federal Way; Seattle
Bellevue
Eastern Washington University
Edmonds Community College
Everett Community College
Evergreen State College
Grays Harbor College
Green River Community College
Heritage University
Highline Community College
ITT Tech Institute: Everett; Spokane
Lower Columbia College
Northwest University
Olympic College
Pacific Lutheran University
Peninsula College
Pierce College
Renton Technical College
Saint Martin's University
Shoreline Community College
Skagit Valley College - Whidbey Island
South Puget Sound Community College
South Seattle Community College
Tacoma Community College
Trinity Lutheran College
University of Washington
University of Washington - Tacoma
Walla Walla Community College
Washington State University
Wenatchee Valley College
Yakima Valley Community College
WEST VIRGINIA
American Public University System
Bethany College
Blue Ridge Community & Tech College
Bluefield State College
Concord University
Davis & Elkins College
Eastern West Virginia Community and
Technical College
Glennville State College
Marshall University
Mountain State College
Mountain State University
Ohio Valley University



USING THE BENEFITS

In the first three steps, you learned about joining the Army National Guard, how to earn college credit for military training, and ways to help you earn additional college credit through CLEP and other examination programs. You also learned about the benefits of choosing a school in the network of Servicemembers Opportunity Colleges. Now you will learn about all the educational benefits and incentives available to members of the Army National Guard and how to qualify and apply for each one.

GI BILL BENEFITS

As a member of the Army National Guard, you will be eligible for the Montgomery GI Bill – Selected Reserve after you complete basic and advanced individual training. Eligibility requires that you agree to serve in a unit for at least six years. The benefit will pay you \$333 per month for up to 36 months.

In addition, the Post 9/11 GI-Bill is a new education benefit program for individuals who have active duty service on or after September 11, 2001. In the event that you are called to serve on active duty after you complete basic and advanced individual training you may be eligible for this new benefit.

THE POST 9/11 GI BILL

In the event that you are called to active duty service (other than for training) for at least 90 total days and meet certain other eligibility requirements, you may be eligible for Post 9/11 GI Bill benefits. Benefits are paid on a percentage basis depending on the length of your active duty service. The Post 9/11 GI Bill benefit consists of the following elements:

- Cost of tuition and fees, not to exceed the cost at the most expensive in-state undergraduate tuition at a public institution of higher education;
- A monthly housing allowance based on the location of the school;
- Up to \$1,000 per year to pay for books and supplies; and
- If eligible, a one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

If you are eligible for benefits under more than one of the GI Bill benefit programs, you must choose which benefit to receive. To help you compare the different GI Bill programs, a benefit comparison tool is available on the VA website: www.gibill.va.gov.

MONTGOMERY GI BILL - SELECTED RESERVE

The Montgomery GI Bill - Selected Reserve (MGIB-SR) is a federally funded program that provides financial assistance to Army National Guard members. Upon joining the Army National Guard and completing basic training and advanced individual training, you will receive a very important eligibility certificate (Notification of Basic Eligibility—NOBE) entitling you to MGIB-SR benefits. Take the NOBE to the Veteran’s Certifying Official at the college you are planning to attend to apply for benefits. Your eligibility for benefits under the MGIB-SR expires 14 years after the date of your initial eligibility as noted on the NOBE or when you are no longer a member of the Selected Reserve, whichever is earlier.

Montgomery GI Bill—Selected Reserve (MGIB-SR)

Your Benefit: \$11,988*

- \$333.00*/month for 36 months (full-time)
- Prorated for less than full-time study
- Undergraduate or graduate study (up to Ph.D.)

How to Qualify

- Enlist in the Army National Guard
- Have a six year obligation
- Have a high school diploma or equivalent
- Complete Initial Active Duty for Training (IADT)

How to Apply

- Apply to a VA approved school/program
- Complete VA Form 22-1990 (available at www.va.gov)
- Bring the VA Form, NOBE and kicker contract (if applicable) to the VA Certifying Official at your school
- Forward a copy of the above documents to your VA Regional Processing Office
- Verify your enrollment status each month by phone 1-877-823-2378 or at the VA website <https://www.gibill.va.gov/wave>

* Rates effective Oct. 1, 2009 through Sept. 30, 2010.

For up-to-date information on rates visit: www.gibill.va.gov.

MONTGOMERY GI BILL KICKER

The Montgomery GI Bill (MGIB) Kicker incentive is offered to eligible members who enlist, reenlist or extend in the Army National Guard in a qualifying critical unit/skill and who qualify for basic MGIB-SR benefits.

Montgomery GI Bill — Kicker*

Your Benefit

- \$200/month for up to 36 months (full-time)
- Increases to \$350/month for Officer Candidates/ ROTC SMP**
- Prorated for less than full-time study
- Payments continue as long as you have benefits remaining under the basic MGIB-SR or MGIB-AD program

How to Qualify

- Enlist in the Army National Guard
- Have a six-year obligation
- Enlist and remain in a qualifying specialty/unit in a valid position vacancy***
- Must be eligible for basic MGIB-SR benefits

How to Apply

- Complete an Army National Guard MGIB Kicker contract
- Follow the same steps previously listed for the basic MGIB-SR benefit

* *The MGIB Kicker is an incentive not an entitlement. Army National Guard soldiers must apply and be qualified to receive this incentive.*

** *This is not in addition to the basic Kicker incentive. The maximum Kicker incentive is \$350 /month.*

*** *An Army National Guard recruiter can provide you with a list of specialties and units eligible for this incentive.*

ARMY NATIONAL GUARD FEDERAL TUITION ASSISTANCE PROGRAM

The Army National Guard Federal Tuition Assistance Program provides financial assistance to Army National Guard Soldiers in support of their professional and personal self development goals. Army National Guard Soldiers are eligible for this benefit immediately upon enlisting. Completion of basic training and advanced individual training is not required prior to using this benefit.

Army National Guard Federal Tuition Assistance

Your Benefit

- 100 percent of tuition costs up to \$250 per credit hour
- \$4,500 maximum benefit for tuition and fees per Soldier per fiscal year
- Courses can be taken in classroom or via distance learning
- May use this benefit with MGIB-SR benefits if enrolled at least half-time

How to Qualify

- Be in an active drilling status
- Have enough time remaining on your service obligation to complete the course

How to Apply

- Apply to or be attending an accredited school/program
- Submit an online application for Tuition Assistance (DA Form 2171-E)*
- Bring a copy of the signed/approved form to the school where you are attending
- Submit a copy of your grade report to your Education Services Officer after course completion

* This form is available at www.virtualarmory.com (click on Education tab)

STATE TUITION ASSISTANCE

As you may know, the National Guard is the only military service with a mission to support and defend not only the Constitution of the United States, but also that of individual states. Therefore, as a member of the Army National Guard, you may qualify for additional tuition assistance offered by your state.

Remember, this unique benefit is offered only to members of the Army National Guard in recognition of their support to the defense and safety of their state and its residents.

Most states and territories offer Army National Guard members varying degrees of tuition assistance in addition to the Montgomery GI Bill, Montgomery GI Bill-Kicker and Federal Tuition Assistance. Some colleges and universities may also offer additional tuition waivers independent of the programs existing within the Army National Guard for that state. The eligibility requirements and implementation of benefits are different in each state and territory. Consult your Education Services Officer (ESO) for details on the tuition assistance program in your state. A list of state ESO phone numbers can be found on page 131.

Most U.S. states and territories offer education benefits to members of the Army National Guard. The benefits by state are outlined on the following pages.

Did You Know?

- * **Almost every state and territory offers some form of tuition assistance**
- * **Many states offer 100% state tuition assistance**



Army National Guard State Tuition Assistance Programs

ALABAMA	The AL National Guard Education Assistance Program pays tuition, educational fees, and book/supplies for AL National Guard members attending a public postsecondary educational institution in AL. Awards are limited to \$500 per term and no more than \$1,000 per fiscal year. Based on eligibility.
ALASKA	The University of AK Tuition Scholarship Program pays up to 100% for all courses taken within the University of AK system (up to 12 credits per semester). The AK Tuition Reimbursement Program pays up to 100% of all tuition and fees up to a maximum of \$2,000 per state fiscal year for credit yielding courses. The reimbursement program pays for tuition/certifications (up to \$1,000 for certifications and licenses) at accredited universities/trade schools other than the University of AK. Both programs are for National Guard members and Naval Militia members pursuing a baccalaureate degree, associate's degree, certificate or licensure.
ARIZONA	The State Education Reimbursement program will reimburse \$250 per credit not to exceed \$6,500 per state fiscal year, which runs from July 1 to June 30. AZ National Guard members must have completed basic training and advanced individual training. Applicants must apply 15 days prior to the class start date. Must pass with C or above and turn in grades within 25 days after end of class. This benefit relies on state funding. It is not a guarantee for reimbursement, and depends on the number of qualified applicants who apply. Priority 1: AZ National Guard members with 10 years of service or less trying to attain their first degree. Priority 2: AZ National Guard members with more than 10 years of service. Priority 3: AZ National Guard members pursuing a second degree or master's. All schools must be accredited.
ARKANSAS	The Guard Tuition Incentive Program provides tuition assistance and fees for soldiers attending AR public and private colleges and universities. \$5,000 maximum for full-time students (\$2,500 for fall and spring semesters and \$1,250 for summer session), prorated for less than full time. Award is limited to 130 credit hours. Based on eligibility and funding. The Guard Tuition Assistance Program is a state funded program.
CALIFORNIA	No State Tuition Assistance Program at this time.
COLORADO	The Tuition Assistance Program provides 50-100% tuition. The percentage is determined each semester in accordance with the amount of funding available and the number of applicants. May be used at any state funded CO school. This program covers tuition only – no fees are included. The Soldier must be a satisfactory participant in the National Guard and maintain a minimum GPA of 2.0 for eligibility.
CONNECTICUT	All active members of the CT National Guard (in good standing) are entitled to the Guard Waiver. The Waiver is for the cost of tuition at all CT state (public) university, community-technical college or regional vocational-technical schools. The Waiver is for Guard members enrolled or accepted for admission (matriculation) into State of CT public institutions on a full-time or part-time basis in an undergraduate or graduate degree-granting program.
DELAWARE	The Tuition Assistance Program reimburses state institution tuition up to 100%, or the Maximum Allowable Fair Percentage Formula (based on state funding), not to exceed the in-state resident rate, for any active member of the DE National Guard. Must enroll in and attend a school, college or university within DE (any institution). If a member chooses to attend a DE private institution, the amount for the benefit is equal to the average tuition of the DE public institutions, or the Maximum Allowable Fair Percentage Formula (based on state funding), which offer the course or courses. Soldiers attending institutions within the state, but who live outside the state are eligible to participate.
DISTRICT OF COLUMBIA	The DC National Guard Retention and College Assistance Program provides up to \$6,000 of authorized tuition and fees for classes taken per fiscal year. Servicemembers have one year service obligation to the DC National Guard upon completion of last funded course for which assistance was provided. Certain restrictions apply. More information is available from any DC Army National Guard recruiter.
FLORIDA	National Guard Educational Assistance Programs are for undergraduate work at state supported universities, community colleges and most vocational technical centers. Assistance is based on available funding. Educational Dollars for Duty (EDD) pays 100% at any state vocational technical center, community college and university up to a bachelor's degree: Soldier has five years to use benefit; must have less than 15 years of service; must have joined the FL National Guard after July 1, 1997; Soldier has a three-year obligation after completing degree or from last semester of usage of funds. State Tuition Exemption Program provides 50% waiver at any state school or university up to a bachelor's degree: Soldier has 10 years to use benefit; must have less than 15 years of service; Obligation identical to EDD.
GEORGIA	The National Guard Service Cancelable Loan Program may provide up to \$1,434 per quarter; \$2,248 per semester. Soldiers with a baccalaureate degree are not eligible for this program. Must be a legal resident of GA and be a member in good standing of the GA National Guard. Loan is repaid through continued membership and good standing in the Guard. Must maintain a grade of C average or better, or will be responsible for the full amount of the loan and 8% interest. The HERO Scholarship also provides educational scholarship assistance to members of the GA National Guard and U.S. Reservists who served in combat zones or the children of such members.

GUAM	No State Tuition Assistance Program at this time.
HAWAII	The HI Army National Guard "Pay for Credits Successfully Completed" program reimburses up to 100% of resident tuition for qualified Soldiers attending any University of HI campus or community college. Applicable for spring and fall semesters only. This program is for members in grades up to Captain who are in good standing. Applies up to a bachelor's degree.
IDAHO	No State Tuition Assistance Program for Army National Guard members.
ILLINOIS	The National Guard Grant Program provides 100% college tuition at any IL state supported school after one year in the IL National Guard. Applies to soldiers of all ranks. May be used through Ph.D. level.
INDIANA	The State Student Assistance Commission of IN offers up to 100% tuition grants to eligible members of the IN National Guard. The grants are available for the first associate's and the first bachelor's degree for students attending an IN State funded college or university.
IOWA	The National Guard Educational Assistance Program pays at least 50% of tuition up to the cost of attendance at an IA Regent (state university) or community college. Funds may be used at approved IA private colleges and universities, but awards will not exceed 100% of the Regent (state university) full-time rate.
KANSAS	The National Guard Educational Assistance Program provides enlisted members up to 100% of tuition and fees paid based on funding, which leads to the award of a certificate, diploma, or degree, through a bachelor's degree. Must attend a state supported university, community college, or vocational school; must maintain satisfactory participation in the KS National Guard; and must make satisfactory progress toward degree completion. The award shall not exceed the amount of the tuition and required fees charged by the highest state educational institution minus any amounts received from a government agency, an educational institution, charity, public education trust or other entity that pays directly towards tuition and fees (excluding GI Bill benefits). Soldiers are required to serve in the KS National Guard for such member's current service obligation plus three months service for each semester, or part thereof, of assistance received.
KENTUCKY	The National Guard Tuition Award Program provides up to 100% of the in-state full-time tuition rate at any KY state-supported university, community college, or technical school based on availability of funds. The reimbursement rate for private KY universities has an annual cap of \$6,004. Must be an active member of the KY National Guard, maintain all minimum standards, be eligible for all positive personnel actions, and complete basic training. Based on availability of funds appropriated and priority. First priority goes to those pursuing first undergraduate degree.
LOUISIANA	State Tuition Exemption Program (STEP) allows Soldiers who are active drilling members to receive a waiver for tuition to all LA state funded schools for a period of five academic years (20 quarters or 15 semesters) or the receipt of a degree. Enhanced STEP allows Soldiers who reenlist for six years to pursue a degree at the next higher level, up to the masters and professional level. The enhanced benefit is for an additional four academic years (12 semesters/16 quarters) or until receipt of degree at the masters or professional level.
MAINE	ME State Tuition Program offers up to 100% of tuition and fees at any ME based regionally accredited public post-secondary institution based upon availability of funds. This may include mandatory fees and lab fees but excludes all other expenses such as book charges and room and board. ME based regionally accredited private colleges and universities also qualify but are capped at the University of ME tuition rate. All participants qualify for in-state tuition rates, regardless of state residency. Certain eligibility requirements apply.
MARYLAND	State Tuition Wavier provides an "up front" waiver of up to 50% of tuition cost for members of the MD Army National Guard attending MD state colleges and universities. State Tuition Assistance reimburses Soldiers up to 50% more of tuition and related fees after verification of grade of C or better. Both programs may be used in conjunction with Federal Tuition Assistance and the Montgomery GI Bill. All participants qualify for in-state tuition rates, regardless of state residency.
MASSACHUSETTS	The Educational Assistance Program waives the cost of tuition and fees (100%) for MA National Guard Soldiers attending a MA state college, university, or community college. May be applied towards an associate's, bachelor's, master's, or doctoral degree in addition to individual fulfillment programs.
MICHIGAN	The State Education Reimbursement Program is designed to offset tuition and education cost for members of the MI National Guard (50% reimbursement of tuition costs up to \$1,500 per academic year) who enroll in approved courses of instruction offered at colleges, universities, technical colleges and vocational/trade schools in MI. Reimbursement may be used for the repayment of loans, textbooks and other expenses a member may accrue during the academic year. Additionally, several MI universities and colleges offer grants of up to 45% off tuition for MI National Guard members. The grants may be used in conjunction with other available tuition assistance programs and the Montgomery GI Bill.

MINNESOTA	The National Guard Tuition and Textbook Reimbursement Program reimburses MN Guard members (grades O-5 and below) up to 100% of the tuition cost at any VA approved school. The maximum benefit is 100% of the undergraduate per credit rate at the University of MN, Twin Cities Campus.
MISSISSIPPI	The MS State Educational Assistance Program (SEAP) pays tuition up to \$250 per hour, maximum \$4,500 per year to state supported colleges for MS National Guard Soldiers not authorized Federal Tuition Assistance. Based on availability of funds. A 2.0 GPA is required. Associate's and or bachelor's degree only. Out-of-state tuition is waived for any non-MS resident members of the MS National Guard attending a MS public college or university.
MISSOURI	Members of the MO National Guard with less than ten years total military service are eligible to receive maximum of 100% of the semester hour cost charged a MO resident at the University of MO for a maximum of 39 credit hours per state fiscal year (July 1 - June 30). Members who have more than 10 years, but less than 17 years total military service are eligible to receive 50% of the semester hour cost. Members without a bachelor's degree are eligible. Officers without a bachelor's degree receive 100% of the semester hour cost without regard to years of service. Funding is on a first come, first served basis and based on available funding. A cumulative GPA of 2.5 is required to remain eligible.
MONTANA	The MT National Guard Scholarship Program is available to members of the MT National Guard with less than 16 years service for pay and a six-year MT ARNG service obligation. Eligible applicants may receive \$75 per credit (semester hour) up to a maximum of \$900 per term. Students attending one of MT's two-year institutions can also receive up to a \$250 additional award (based on 12 semester hour credits). This additional award is prorated for less than 12 credits. The Scholarship Program is based on available funding and is awarded on a first come, first served basis. Institutions operating under clock hours or quarter hour systems are calculated accordingly. The scholarship can only be used for attendance at a MT state institution of higher learning, undergraduate degree granting program or Veteran Administration approved MT training program. Soldier must have completed Initial Active Duty Training, be in good standing with their unit, and be in grades E-1 through E-7, W-1 through W-3, and O-1 through O-2.
NEBRASKA	The National Guard State Tuition Assistance Program is available to all NE National Guard members without a bachelor's degree. Pays 75% of the resident tuition rate at state-supported university, college, or community college. Also pays, up to the tuition rate at UNL, for attendance at an independent, not-for-profit, regionally accredited college or university in NE. May use for 10 years from date of enlistment in the NE Army or Air National Guard. All applications for state tuition assistance are completed online.
NEVADA	The NV National Guard State 100% Tuition Waiver Program provides 100% tuition waiver (does not include tech and health fees) for Soldiers at all seven participating state colleges and universities. No limit on number of credits taken or stipulations on degrees held. Does not include medical, dental or law school. Spring and fall semesters only. Available for traditional classroom education only; does not cover correspondence, independent study or online instruction. To remain eligible for subsequent semesters, Soldier must maintain a 2.0 GPA per semester. The Textbook Reimbursement Program pays for only required college textbooks purchased during an entire academic year (must maintain C or better for reimbursement).
NEW HAMPSHIRE	The Education Assistance Act allows NH Guard members to attend state-supported schools on a space available basis, and receive a waiver of tuition after applicable benefits are applied, up to 100% of the tuition. Tuition costs not covered by federal benefits for which the soldier is eligible are waived by the schools (excludes fees). The NH National Guard Scholarship is awarded annually for up to \$750. Anyone in the Guard can apply.
NEW JERSEY	The NJ National Guard Tuition Program provides tuition free enrollment to NJ National Guard Soldiers in good standing at any NJ state public institution of higher education. Soldiers may register for up to 15 credits per semester providing the member has completed Initial Active Duty Training.
NEW MEXICO	The NM National Guard Tuition Scholarship Program pays 100% per semester towards the cost of tuition for eligible NM National Guard members. Eligibility applies to any member of the NM National Guard who has completed basic training or is in the Simultaneous Membership Program, and who is a satisfactory participant. The member must maintain a cumulative academic GPA of a 2.0 or higher. The scholarship applies to students pursuing their first post-secondary degree or vocational training at any state supported institution. This scholarship is limited to tuition costs only. Not to exceed 150 semester hours while participating in this program. Deadlines for application are July 1st for fall semester, Nov. 15th for the spring semester, and April 15th for the summer semester.

NEW YORK	The Recruitment Incentive and Retention Program pays 100% of the cost of tuition only for credit bearing courses at state institutions. Minimum enrollment for part-time is between six and 11 credit hours per semester or between four and eight semester hours per quarter at an institution. Members may receive no more than eight semesters of full-time study, four academic years, or 10 semesters if the program requires five years to complete. Members may not receive more than 16 semesters of part-time study.
NORTH CAROLINA	The National Guard Tuition Assistance Program provides assistance for tuition and required fees to qualified members of the NC National Guard up to \$5,396 per academic year. Subject to the availability of funds. Benefits are payable for a period of one academic year at a time. Any balance of educational assistance grants up to the maximum for the academic year remaining after tuition is paid may be disbursed to the school to reimburse students for required books and materials. Applicants must have two years remaining on their commitment to the NC National Guard upon completion of the course(s) for which the funds will be applied. The educational assistance grant may only be applied to those institutions approved by the NC State Approving Agency, and physically located in NC. Applications must be submitted no later than the last day of the late registration period as set by the educational institution.
NORTH DAKOTA	The National Guard Tuition Assistance/Grant Act provides undergraduate tuition assistance through a cooperative program with participating in-state schools. Students will receive a combination of tuition reimbursement from the state and a tuition waiver from the school for classes in which they receive at least a C grade, up to 100% of tuition costs. For participating private schools, the waiver amount is based upon a benchmark state tuition rate.
OHIO	The OH National Guard Scholarship Program pays up to 100% of tuition and fees at state-assisted colleges and universities while approved private institutions are limited to the average tuition and general fee charges for 12 credit hours of the state-assisted colleges and universities. Participants must not have previously received a baccalaureate degree. The grant is limited to 12 full-time quarters or eight full-time semesters for member's first undergraduate degree. Eligibility is based on service obligation and status. Participants must remain enrolled for a minimum of six credit hours per term in a degree-granting program.
OKLAHOMA	The National Guard Tuition Waiver Program waives the in-state resident tuition hourly rate at state supported two and four year institutions for in-state residents. For out-of-state residents, the program can waive the non-resident fees at state supported two and four year institutions, but the out-of state resident will still be responsible for paying resident tuition and fees. Residency is determined by the institution through the State Board of Regents. The member must be enrolled in a minimum of three semester hours and a maximum of 18 semester hours, each semester. The member must be pursuing an undergraduate degree and can use the waivers up to a bachelor's degree - one time only. Some state-supported Technology and Career Centers offer individual scholarships on a first-come, first-serve basis for Guardmembers.
OREGON	No State Tuition Assistance Program at this time.
PENNSYLVANIA	The PA National Guard Education Assistance Program provides 100% tuition funding for PA residents at a State System of Higher Education school (12-17 credits for full-time students). Full time 2009-2010 school year students will receive \$2,777 per semester with an annual cap of \$5,554. Participating members must have a six year obligation with the PA National Guard. Funding is presently available for all ranks. Guaranteed Reserve Forces Duty scholarship recipients are also eligible.
PUERTO RICO	The PR National Guard Tuition Assistance Fund provides the following tuition assistance for members: For graduate degree up to six credits, maximum of \$75 per credit, and a maximum of \$450 per semester; For undergraduate or vocational courses, at the University of PR up to nine credits, maximum of \$40 per credit, and a maximum of \$360 per semester; For undergraduate or vocational courses, at any private university up to six credits, maximum of \$40 per credit, and a maximum of \$240 per semester; For M.D. up to a maximum of \$1,000 annually for two years. Certain eligibility requirements apply.
RHODE ISLAND	The State Tuition Assistance Program (RI-STAP), available to every member of the RI National Guard, authorizes up to five courses per semester at any state college or university with basic tuition waived. RI-STAP participants must have a minimum one year commitment remaining after the end of each semester. One tuition free class per summer session is also authorized. The cost of books and fees are not included.
SOUTH CAROLINA	The SC National Guard College Assistance Program (CAP) will pay grants up to \$4,500 per academic year towards a student's cost of attendance at state public and independent schools with a cap of \$18,000 per service member. Available for first undergraduate degrees only. Must be a state headquartered school. CAP may be used with Federal Tuition Assistance.
SOUTH DAKOTA	SD Tuition Program provides all SD Guardmembers a benefit not to exceed 50% of the cost of tuition at only state supported college and technical schools. Available for undergraduate and graduate studies. In addition, all SD Guardmembers receive in-state tuition regardless of residency.

TENNESSEE	No State Tuition Assistance Program at this time.
TEXAS	The State Tuition Program reimburses up to 100% of tuition and fees for the spring and/or fall semesters at state-sponsored schools, up to 12 hours per semester. Maximum reimbursement for public schools is the current in-state rate; the maximum reimbursement rate for private schools tuition is \$173 (undergraduate) or \$200 (graduate) per semester hour and \$100 per semester hour for fees. Maximum for public and private schools is \$4,100 per semester.
UTAH	State Tuition Assistance Program pays 100% of tuition and fees up to \$250 per semester hour, up to 15 credit hours per semester. Maximum \$4,500 per year (including fees). May be combined with Montgomery GI Bill and Kicker. Limited funding available. Must apply annually at beginning of school year. Funds may be used for a course or program at a regionally or nationally accredited, public or private college, university, vocational, technical or trade school located inside the state of UT; includes distance learning courses taken through a local state or private school. State Tuition Waiver Program pays 100% of tuition (not books or fees) at UT public colleges/universities. Can be used simultaneously with Federal Tuition Assistance, but cannot exceed 100% of tuition. Applicants must be matriculated with the school for which they are applying for a waiver and must be full-time for the entire school year (fall & winter semester).
VERMONT	The VT Student Assistance Corporation provides a scholarship (interest free loan) to help pay for tuition and fees for courses taken at any VT college, university, or regional technical center. The scholarship (interest free loan) is not renewable; eligible students must reapply each year (public or private). To be eligible for partial or complete cancellation/forgiveness for the scholarship (interest free loan), the applicant must successfully complete the course(s) and complete two years service in the VT National Guard for each full academic year award. Award is based on enrollment status and tuition rate for the VT state colleges for current year. 25% off tuition at some selected VT Colleges.
VIRGIN ISLANDS	VI offers 32 free credits at the University of the VI. Courses may be taken in either undergraduate or graduate programs. Based on available funding.
VIRGINIA	The VA National Guard State Tuition Assistance Program (VNGSTAP) funds tuition costs at any VA state-supported school up to a maximum of \$6,000 per year, or \$2,000 per semester (fall, spring, and summer). Students may use the funds for accredited private schools located in VA, but the total tuition assistance for attendance at a private institutions may not exceed the above rates. Subject to availability of funds, VNGSTAP recipients receive up to \$350 per semester for textbooks. The VNGSTAP can be combined with other federal educational benefits such as Army National Guard Federal Tuition Assistance and the Montgomery GI Bill. Eligibility requires that the applicant complete basic training or Leader Development and Assessment Course for cadets, be a member of the VA National Guard and a satisfactory participant prior to the established application deadline dates. The deadline dates are: July 1st for the fall semester, Nov. 1st for the spring semester, and April 1st for the summer. Currently, members incur a two-year service obligation in the VA National Guard following the last semester that VNGSTAP money was used.
WASHINGTON	The WA National Guard Conditional Scholarship Program is a \$100,000 per year program funded by the WA State legislature for WA National Guard members. The program is a loan that is forgiven if the recipient completes the contracted service time in the WA National Guard. Failure to meet the service obligation requires the recipient to repay the loan plus 8% interest. A soldier must agree to remain an active participating member in the WA National Guard for an additional year of service for each award. Payment is made directly to the Soldier. Failure to fulfill the service obligation will require a repayment minimum of \$50 per month. Consult your Education Services Officer for service obligation by level. National Guard students who attend institutions in WA that are accredited by the Northwest Association of Schools and Colleges are given priority for scholarships.
WEST VIRGINIA	The WV Educational Encouragement Program (WVEEP) provides up to 100% tuition assistance for certificate, associate, bachelor's, and master's level courses for Soldiers attending in-state institutions. For students who have full scholarship under the Promise Scholars Program, WVEEP will pay them the money that would have been paid to the school. In addition, many schools in WV offer scholarships or discounts for spouses and children of National Guard members. For more information regarding WVARNG education programs, please go to www.wv.ngb.army.mil/education .
WISCONSIN	The WI National Guard Tuition Grant Program applies to enlisted members and warrant officers in good standing who do not possess a bachelor's degree. The benefit may be used towards eight semesters of college education. The program pays a grant to soldiers of up to 100% of the actual tuition charged by a qualifying school (2009-2010 rate is \$3,647.88). The grant may be used at: schools in the University of WI system; the WI Technical College System; a public institution of higher education under a statutorily approved interstate agreement; or at a public institution of higher education under the MN-WI student reciprocity agreement.
WYOMING	The WY National Guard Educational Assistance Program pays for 100% tuition and mandatory fees at all state colleges and pays up to \$1,030 per semester period for programs offered at private schools within WY that are approved for VA benefits by the State Approving Agency. The program will pay for one degree. Eligibility: must complete basic training (or have a waiver); served, or agree to serve six years in the WY National Guard; and complete two years after last receiving assistance. In-state tuition rates are offered to all active members of the WY National Guard.

STUDENT LOAN REPAYMENT PROGRAM

If you have already started your college studies and have incurred a student loan obligation at the time of your enlistment in the Army National Guard, the Army National Guard can help you repay your student loan.

Student Loan Repayment Program

Your Benefit: Up to \$50,000*

- For existing student loans at the time of enlistment/reenlistment**

How to Qualify

- Enlist for at least six years in a qualifying Army National Guard unit***
- Score 50 or higher on the Armed Forces Qualification Test
- Be in a valid position vacancy in an Army National Guard unit

How to Apply

- See a local Army National Guard Recruiter or your unit administrator

* The maximum annual payment is 15 percent of the original principle balance or \$500, whichever is greater.

** Current members may have additional requirements.

*** The remaining two years of your military service obligation may be served in an inactive status in the Individual Ready Reserve.

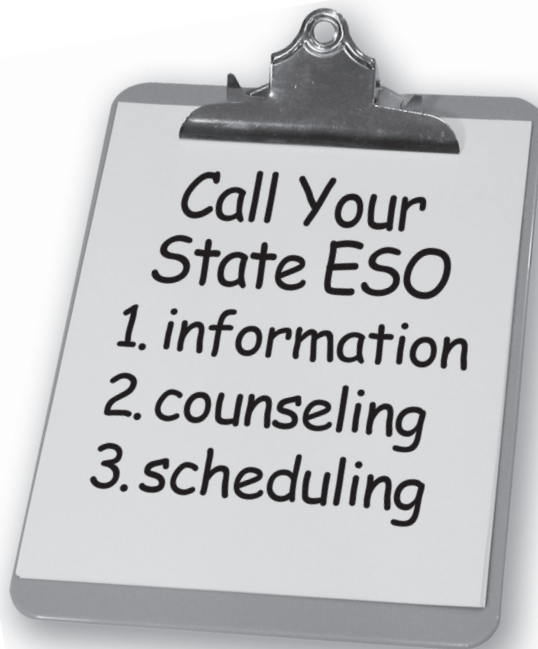
APPLYING FOR ARMY NATIONAL GUARD EDUCATIONAL PROGRAMS

If you are already a member of the Army National Guard, the most direct route to apply for any of the Army National Guard Educational Programs is to contact your state Education Services Officer (ESO). See the following list. You can also visit the world's largest armory at www.VIRTUALARMORY.com. If you are considering becoming a member, the ESO in any state or your high school guidance counselor can put you in touch with an Army National Guard recruiter. You can quickly be on your way to enlisting in the Army National Guard and taking advantage of one or more of the many educational opportunities available.

STATE EDUCATION SERVICES OFFICERS (ESOs) PHONE NUMBERS

Alabama	(334) 213-7580	Oregon	(503) 584-3456
Alaska	(907) 428-6477	Pennsylvania	(717) 861-9329
Arizona	(602) 267-2885	Puerto Rico	(787) 289-1500
Arkansas	(501) 212-4021	Rhode Island	(401) 275-4109
California	(916) 854-3225	South Carolina	(803) 806-2734
Colorado	(720) 250-1325	South Dakota	(605) 737-6729
Connecticut	(860) 524-4816	Tennessee	(615) 355-3942
Delaware	(302) 326-7044	Texas	(512) 782-5092
District of Columbia	(202) 685-9825	Utah	(801) 523-4537
Florida	(800) 342-6528	Vermont	(802) 338-3378
Georgia	(678) 569-5302	Virgin Islands	(340) 712-7785
Guam	(671) 735-0454	Virginia	(434) 298-6222
Hawaii	(808) 672-1309	Washington	(253) 512-8899
Idaho	(208) 272-3761	West Virginia	(304) 561-6366
Illinois	(217) 761-3698	Wisconsin	(608) 242-3447
Indiana	(317) 964-7017	Wyoming	(307) 772-5262
Iowa	(515) 252-4468		
Kansas	(785) 274-1081		
Kentucky	(502) 607-1307		
Louisiana	(225) 255-8532		
Maine	(207) 626-4370		
Maryland	(410) 576-1499		
Massachusetts	(508) 233-6753		
Michigan	(517) 481-7767		
Minnesota	(651) 282-4589		
Mississippi	(601) 313-6300		
Missouri	(573) 638-9637		
Montana	(406) 324-3237		
Nebraska	(402) 309-7313		
Nevada	(775) 887-7326		
New Hampshire	(603) 227-1550		
New Jersey	(609) 562-0975		
New Mexico	(505) 474-1245		
New York	(518) 272-6349		
North Carolina	(919) 664-6272		
North Dakota	(701) 333-3064		
Ohio	(614) 336-7023		
Oklahoma	(405) 228-5251		

You may also contact your ESO through www.VIRTUALARMORY.com.



Commissioning Programs

OFFICER CANDIDATE SCHOOL (OCS)

State Officer Candidate School

If you already have at least two years of college credit, no prior service, and you meet the eligibility requirements, you can join the Army National Guard under the state Officer Candidate School (OCS) enlistment option. Current members who meet the eligibility criteria may also apply for state OCS. The state OCS program is 15 to 18 month course of instruction conducted from March to August the following year.

Upon successful completion of OCS, you will become a commissioned officer in the Army National Guard. To qualify for state OCS, you must meet the following eligibility requirements: have 60 college credit hours to enter the OCS program; complete 90 college credit hours to be commissioned; be less than 42 years at time of commissioning; meet citizenship requirements; sign a six-year enlistment contract; have a minimum score of 110 in the General Technical section of the ASVAB; be accepted in the program; and complete basic training. While enrolled in OCS, you are eligible for Federal Tuition Assistance (FTA), which pays 100 percent of your college tuition costs up to \$250 per semester hour. The total amount of FTA cannot exceed \$4,500 per member, per fiscal year for tuition and fees.

State Officer Candidate School Enlistment Option

- Have 60 semester hours to enter the program**
- Have a minimum 90 semester hours to be commissioned**
- Be less than 42 years old at time of commissioning**
- Enlist for six years and complete basic training**
- Be promoted to Staff Sergeant (E-6) while an officer candidate**
- Get up to \$4,500 of Federal Tuition Assistance per fiscal year**

**Become an Officer in the
Army National Guard**

Accelerated Officer Candidate School

The Army National Guard also conducts an eight-week accelerated OCS program for qualified personnel. To qualify, you must meet the requirement for the state OCS program and you must be a U.S. Citizen and have at least 90 college credit hours upon acceptance. There are four accelerated sessions each year. Candidates report for training and preparation during weekend drills in their home state prior to each session. There is a winter and summer session conducted at Fort McClellan, Alabama beginning in late January and mid-June; a summer session at Camp Meade, South Dakota beginning in late May; and a summer/fall session that begins the last week of July and ends the last week of September. The summer/fall session begins at Camp Fretterd, Maryland and concludes at Fort Indiantown Gap, Pennsylvania. Candidates are eligible for commissioning upon course completion pending federal recognition.

Federal Officer Candidate School

The Federal OCS program is an active army course at Fort Benning, Georgia. The program is conducted over a 12 week period. In order to qualify, you must meet all the requirements for the accelerated OCS program and in addition, those applicants without a bachelor's or higher degree must have an SAT score of 850 or higher (based on a possible score of 1,600 for the math and reading sections only) or ACT test score of 19 or higher.

For more information about any of the Officer Candidate Programs, contact your local Army National Guard recruiter or State Education Services Officer.

RESERVE OFFICERS' TRAINING CORPS (ROTC)

Army ROTC is a college elective that teaches you the skills needed for a successful career. You will combine classroom time with hands-on experience and learn leadership and management skills. Since ROTC is an elective, you can try it out for up to two years with no obligation. Whatever you decide, the experience you will gain in Army ROTC will give you the confidence you need to be successful in college and beyond. Whether you choose to pursue a career in the Army or in the corporate world, Army ROTC prepares you unlike any other college course you can take.

The Army ROTC scholarship program provides financial assistance for the education and training of highly qualified and motivated young men and women who desire to be commissioned as officers in the Army after graduation from college. Army ROTC scholarships pay 100 percent of tuition and fees or room and board. The room and board option pays up to \$10,000 per school year for those residing on-campus. Off-campus students who choose the room and board option receive an amount equal to the average room and board cost for an on-campus student at their college or university. Scholarship recipients also receive

a \$1,200 per year book allowance. Scholarships are awarded on merit and take into account such factors as academic achievements, extracurricular activities, and personal interviews. Scholarship recipients receive an allowance each academic month—for up to 10 months of each school year.

Amount of Monthly ROTC Allowance	
Freshman	\$300.00 per month
Sophomore	\$350.00 per month
Junior	\$450.00 per month
Senior	\$500.00 per month

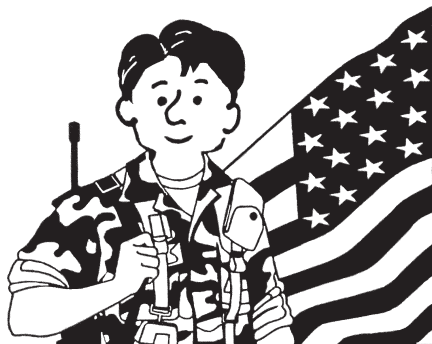
If not a scholarship recipient, cadets may participate in the ROTC program for up to two years before contracting—that is making a commitment to serve in the Army. All cadets, including those not on Army ROTC scholarships, are eligible to start receiving the monthly allowance beginning when they sign an ROTC contract. Let’s look at some of the options available in the Army ROTC Program.

ROTC Simultaneous Membership Program

The Simultaneous Membership Program (SMP) is a program that offers ROTC students hands-on experience in an Army National Guard unit. When you choose the SMP option, you are both a Soldier in the Army National Guard and student in the Army ROTC Program. Normally during the summer between your junior and senior years in college, you will attend the Army ROTC Leader Development and Assessment Course—also known as Operation WARRIOR FORGE—as well as participate in your Army National Guard unit’s two-week annual training.

Once you have received your degree and have completed the ROTC program, you will be commissioned as a Second Lieutenant in the Army National Guard. You will also receive credit for the time you have already served in the Army National Guard while in college.

Army leadership training equates to proven managerial experience in the civilian job market. As a cadet in the Simultaneous Membership Program, you will be assigned to train with a local Army National Guard unit. Most units train one weekend a month, leaving the rest of the month open for classes and study. While a member of a unit, you will learn valuable leadership skills that will benefit you for the rest of your life.



In addition, you will be paid at the grade of Sergeant (E-5) for your Army National Guard training. This means that you will earn more than \$265 per month during the school year, as well as active duty pay for annual training and pay for attending Operation WARRIOR FORGE. In addition, you will earn a monthly allowance as an ROTC Cadet during the academic year. The tax-free allowance is \$450 per academic month during your junior year and \$500 per academic month in your senior year.

Recent high school graduates can enlist in the Army National Guard and may elect to attend the ROTC Basic Course during their first two years of college, and then enter the SMP in their junior year. The ROTC Basic Course provides an opportunity to learn the same skills taught to freshmen and sophomores while attending Army ROTC classes on campus. Army National Guard Soldiers attending colleges that sponsor Army ROTC units, and who are at least academic sophomores, are eligible to apply for the SMP option. College students who are at least sophomores and qualify academically and physically may also be eligible. They must complete the Military Science course of instruction during their freshman and sophomore years or the compressed course during their sophomore year. They may also attend basic training or the five week Army ROTC Leaders Training Course during the summer before their junior year.

Eligibility Criteria For SMP:

- Be a U.S. citizen**
- Be contracted in the Army ROTC Advanced Course or contracted as a cadet (sophomore level)**
- Be eligible for enlistment or already a member of the Army National Guard**
- Attain sophomore class standing and be enrolled as a full-time student**
- Maintain at least a 2.0 GPA (2.5 GPA if recipient of a Guaranteed Reserve Forces Duty or Dedicated Army National Guard Scholarship)**
- Be of good moral character**
- Meet height and weight standards**
- Be physically fit**
- Prior to enrollment, have completed basic training or an equivalent course of instruction.**

An Illustration: Army ROTC Simultaneous Membership Program

Jim has been serving in the Army National Guard and going to college full-time. He has already been promoted to E-4 in his National Guard Unit. Jim is aware that his college has an Army ROTC program. At the beginning of his junior year, he talks to the Professor of Military Science and decides that he would like to earn a commission in the Army National Guard.

The Army ROTC office coordinates with Jim's Army National Guard unit and Jim is enrolled in the SMP Program. He is now a cadet in his Army National Guard unit and is receiving pay as an E-5. He is also given additional leadership responsibilities in his unit. Back at school, Jim is attending classes in Military Science. These classes teach him leadership and military tactic skills that he will use initially at the end of his junior year during Operation WARRIOR FORGE and skills that he will continue to use for the rest of his life. The Army ROTC program pays Jim \$450 per month during his junior academic year to help with expenses (increases to \$500 per academic month during his senior year). In addition, if Jim is eligible for basic Montgomery GI Bill benefits, he would also receive the MGIB Kicker incentive since he is in an officer procurement program. The incentive is worth an extra \$350 per month during the academic year.

After attending Operation WARRIOR FORGE, Jim returns to college for his senior year where he will continue to attend Military Science classes that will help him when he graduates and becomes a second lieutenant in the Army National Guard.

Simultaneous Membership Program

- **Receive Pay for Monthly Drills and Annual Training**
- **Receive the ROTC Monthly Stipend**
- **Obtain Advanced Rank as an Officer Candidate**
- **Qualify for Possible Eligibility for an ROTC Scholarship**

**Earn A Degree and
Become an Officer in the
Army National Guard**

Let's look at how much Jim can earn for college in the Simultaneous Membership Program:

Jim will earn a monthly paycheck from the Army National Guard for drill and pay for his two-week annual training. In four years he will earn about \$17,000.

The Montgomery GI Bill – Selected Reserve pays Jim \$333 per academic month for up to 36 months. Under this program, Jim will earn \$11,988.

The Army National Guard also offers the Montgomery GI Bill Kicker. This incentive is worth an additional \$200 for 12 months while Jim is a freshman and sophomore. This equals \$2,400. When Jim becomes a member in the SMP, he is eligible for the increased kicker incentive for being in an officer procurement program. The incentive is \$350 for his remaining 24 months, which equals \$8,400. His total Montgomery GI Bill Kicker incentive is worth \$10,800.



Jim also receives an allowance from the Army ROTC program. The allowance is \$450 per academic month while Jim is a junior, and \$500 per academic month while Jim is a senior in the ROTC program. Total benefit is \$9,500.

Add in the Federal Tuition Assistance of up to \$18,000 that Jim may be eligible for and a \$5,000 to \$20,000 bonus for enlisting in the Army National Guard and the grand total is up to \$87,288.

Dedicated Army National Guard Scholarships

There is also a scholarship program available for students wishing to serve exclusively in the Army National Guard. The Dedicated Army National Guard Scholarship Program offers ROTC scholarships of up to three years. Upon graduation and commissioning as a second lieutenant in the Army National Guard, scholarship recipients incur an eight-year military service obligation. This scholarship program pays 100 percent of tuition and fees or room and board. In addition, scholarship recipients receive a \$1,200 book allowance. Cadets are required to participate in the Simultaneous Membership Program (discussed previously). The Montgomery GI Bill (Selected Reserve) may not be used with this program.

Guaranteed Reserve Forces Duty Program

The Army ROTC program offers the Guaranteed Reserve Forces Duty (GRFD) Program for cadets who want to serve in the Army National Guard. The Program is designed to attract cadets who are interested in obtaining a commission in one of the Reserve Components of the Army like the Army National Guard. Cadets electing the GRFD Program can compete for a GRFD Scholarship of up to two years that pays 100 percent of tuition and fees or room and board. In addition, scholarship recipients receive a \$1,200 annual allowance for books. Cadets are required to participate in the Simultaneous Membership Program (discussed previously), and may receive Montgomery GI Bill benefits if otherwise eligible. Upon graduation, cadets are commissioned and incur a military service obligation of eight years in a Reserve Component of the Army, such as the Army National Guard.

How Do Cadets Apply For GRFD and Dedicated ARNG Scholarships?

- Cadets can apply through the Professor of Military Science (PMS) at their college or university
- Cadet Command will verify eligibility and notify the PMS of offers
- The PMS will award the scholarships

Army ROTC Nursing Program

If nursing is your professional goal, there is no better place to begin your career than Army ROTC. Army ROTC offers you a unique opportunity to gain practical experience while you receive financial assistance for college. Nursing majors may compete for two, three or four-year scholarships. As an ROTC nurse cadet, you will combine college electives in military science and invaluable training experiences with your college nursing program. The Nurse Summer Training Program (NSTP) is a paid three week clinical elective for Army ROTC nurse cadets. An affiliated nursing school may award academic credit for this program. This elective is in addition to the required attendance at Operation WARRIOR FORGE and is conducted at Army hospitals in the United States and Germany. You get paid while attending NSTP, which is conducted during the same summer as Operation WARRIOR FORGE, usually between your junior and senior year of college.

List Of Schools That Offer Army ROTC

ALABAMA

Alabama A&M University
 Auburn University
 Auburn University - Montgomery
 Jacksonville State University
 Marion Military Institute
 Tuskegee University
 University of Alabama
 University of Alabama - Birmingham
 University of North Alabama
 University of South Alabama

ALASKA

University of Alaska - Fairbanks

ARIZONA

Arizona State University
 Embry-Riddle Aeronautical University - Prescott
 Northern Arizona University
 University of Arizona

ARKANSAS

Arkansas State University
 University of Arkansas
 University of Arkansas - Pine Bluff
 University of Central Arkansas

CALIFORNIA

California Polytechnic State University - San Luis Obispo
 California State University - Fresno
 California State University - Fullerton
 Claremont McKenna College
 San Diego State University
 Santa Clara University
 University of California - Berkeley
 University of California - Davis
 University of California - Los Angeles
 University of California - Santa Barbara
 University of San Francisco
 University of Southern California

COLORADO

Colorado State University
 University of Colorado - Boulder
 University of Colorado - Colorado Springs

CONNECTICUT

University of Connecticut

DELAWARE

University of Delaware

DISTRICT OF COLUMBIA

Georgetown University
 Howard University
 Marymount University

FLORIDA

Embry - Riddle Aeronautical University
 Florida A&M University
 Florida Institute of Technology
 Florida International University
 Florida Southern College
 Florida State University
 University of Central Florida
 University of Florida
 University of South Florida
 University of Tampa
 University of West Florida

GEORGIA

Atlanta Metropolitan College
 Augusta State University
 Columbus State University
 Fort Valley State University
 Georgia Institute of Technology
 Georgia Military College
 Georgia Southern University
 Georgia State University
 Morris Brown College
 North Georgia College and State University
 University of Georgia

HAWAII

University of Hawaii at Manoa

IDAHO

Boise State University
 University of Idaho

ILLINOIS

Eastern Illinois University
 Illinois State University
 Northern Illinois University
 Rush University

Southern Illinois University - Carbondale
Southern Illinois University -
Edwardsville
University of Illinois - Chicago
University of Illinois at Urbana -
Champaign
Western Illinois University
Wheaton College

INDIANA

Ball State University
Indiana University - Bloomington
Indiana University - Purdue University
Indianapolis
Purdue University
Rose - Hulman Institute of Technology
University of Notre Dame

IOWA

Iowa State University
University of Iowa
University of Northern Iowa

KANSAS

Kansas State University
Pittsburg State University
University of Kansas

KENTUCKY

Eastern Kentucky University
Morehead State University
University of Kentucky
University of Louisville
Western Kentucky University

LOUISIANA

Grambling State University
Louisiana State University
Northwestern State University
Southern University and A&M College
Tulane University

MAINE

University of Maine

MARYLAND

Bowie State University
Johns Hopkins University
Loyola College
McDaniel College
Morgan State University
University of Maryland - College Park

MASSACHUSETTS

Boston University
Massachusetts Institute of Technology
Northeastern University
University of Massachusetts
Worcester Polytechnic Institute

MICHIGAN

Central Michigan University
Eastern Michigan University
Michigan State University
Michigan Technological University
Northern Michigan University
University of Michigan
Western Michigan University

MINNESOTA

Minnesota State University - Mankato
Saint John's University
University of Minnesota - Twin Cities

MISSISSIPPI

Alcorn State University
Jackson State University
Mississippi State University
University of Mississippi
University of Southern Mississippi

MISSOURI

Lincoln University
Missouri State University
Missouri University of Science and
Technology
Missouri Western State University
Truman State University
University of Central Missouri
University of Missouri - Columbia
Washington University
Wentworth Military Academy

MONTANA

Montana State University
University of Montana

NEBRASKA

Creighton University
Metropolitan Community College
University of Nebraska - Lincoln

NEVADA

University of Nevada - Reno

NEW HAMPSHIRE

University of New Hampshire

NEW JERSEY

Princeton University

Rutgers University

Seton Hall University

NEW MEXICO

New Mexico Military Institute

New Mexico State University

University of New Mexico

NEW YORK

Canisius College

Clarkson University

Cornell University

Fordham University

Hofstra University

Niagara University

Rochester Institute of Technology

Siena College

St. Bonaventure University

St. John's University New York

State Univ of NY - College at Brockport

State Univ of NY - Plattsburgh

Syracuse University

NORTH CAROLINA

Appalachian State University

Campbell University

Duke University

East Carolina University

Elizabeth City State University

North Carolina A&T State University

North Carolina State University

Saint Augustine's College

University of North Carolina -

Chapel Hill

University of North Carolina - Charlotte

Wake Forest University

NORTH DAKOTA

North Dakota State University

University of North Dakota

OHIO

Bowling Green State University

Capital University

Central State University

John Carroll University

Kent State University

Ohio State University

Ohio University

University of Akron

University of Cincinnati

University of Dayton

University of Toledo

Wright State University

Xavier University

OKLAHOMA

Cameron University

Northeastern State University

Oklahoma State University

University of Central Oklahoma

University of Oklahoma

OREGON

Oregon State University

University of Oregon

University of Portland

PENNSYLVANIA

Bucknell University

Dickinson College

Drexel University

Edinboro University of Pennsylvania

Gannon University

Indiana University of Pennsylvania

Lehigh University

Lock Haven University of Pennsylvania

Pennsylvania State University

Shippensburg University

Slippery Rock University

Temple University

University of Pittsburgh

University of Scranton

Valley Forge Military College

Widener University

PUERTO RICO

University of Puerto Rico - Mayaguez

University of Puerto Rico - Rio Piedras

RHODE ISLAND

Providence College

University of Rhode Island

SOUTH CAROLINA

Clemson University

Furman University

Presbyterian College
South Carolina State University
The Citadel
University of South Carolina
Wofford College

SOUTH DAKOTA

South Dakota School of Mines
South Dakota State University
University of South Dakota

TENNESSEE

Austin Peay State University
Carson - Newman College
East Tennessee State University
Middle Tennessee State University
Tennessee Technological University
The University of Memphis
University of Tennessee - Knoxville
University of Tennessee - Martin
Vanderbilt University

TEXAS

Prairie View A&M University
St. Mary's University
Sam Houston State University
San Jacinto College South
Stephen F. Austin State University
Tarleton State University
Texas A&M University - College Station
Texas A&M University - Corpus Christi
Texas A&M University - Kingsville
Texas Christian University
Texas State University
Texas Tech University
University of Houston
University of Texas - Arlington
University of Texas - Austin
University of Texas - El Paso
University of Texas - Pan American
University of Texas - San Antonio

UTAH

Brigham Young University
University of Utah
Weber State University

VERMONT

Norwich University
Southern Vermont College
University of Vermont

VIRGINIA

College of William and Mary
George Mason University
Hampton University
James Madison University
Norfolk State University
Old Dominion University
University of Richmond
University of Virginia
Virginia Military Institute
Virginia State University
Virginia Tech

WASHINGTON

Central Washington University
Eastern Washington University
Gonzaga University
Pacific Lutheran University
Seattle University
University of Washington
Washington State University

WEST VIRGINIA

Marshall University
West Virginia State University
West Virginia University

WISCONSIN

Marquette University
University of Wisconsin - La Crosse
University of Wisconsin - Madison
University of Wisconsin - Oshkosh
University of Wisconsin - Stevens Point

WYOMING

University of Wyoming

Temporary Lodging

You will be eligible for worldwide temporary lodging facilities that you can take advantage of when you travel for personal reasons.

Space Available Travel

Army National Guard unit members are entitled to travel, at no charge and on a space-available basis, on military controlled aircraft within and between the Continental United States, Alaska, Hawaii, Guam, Puerto Rico, Virgin Islands, and American Samoa.

Veterans Home Loans

You will be eligible to apply for a low-cost home loan, with no money down, after you have served for six years.

Legal Assistance

Army National Guard lawyers will prepare your will and power of attorney at no cost to you.

Life Insurance

You can purchase low-cost life insurance through Servicemembers Group Life Insurance. The rate for \$400,000 maximum coverage is \$26.00 per month.

Retirement Benefits

You will have a retirement program after 20 years of part-time employment—and you will not have to make any monetary contribution to this program. You will also receive most of your benefits right away. At age 60 you will start receiving a monthly retirement check and health care that will continue for the rest of your life. Under certain circumstances, you may begin receiving retired pay as early as age 50.

Transferability

If you move, you will be permitted to relocate to any other state in the U.S., or its territories, at your request, and do so without a loss in benefits, pay or tenure.

2009 Annual Earnings in the Army National Guard

Rank	Years of Service	Drill Pay x 12 Months	Annual Training	Total Yearly Earnings
E-6	6	\$4,334.88	\$1,354.65	\$5,689.53
E-5	3	\$3,567.36	\$1,114.80	\$4,682.16
E-4	2	\$3,073.44	\$960.45	\$4,033.89
E-3	2	\$2,805.60	\$876.75	\$3,682.35
E-2	< 2	\$2,509.92	\$784.35	\$3,294.27
E-1	< 2	\$2,239.20	\$699.75	\$2,938.95
O-2	4	\$6,636.96	\$2,074.05	\$8,711.01
O-1	2	\$4,421.76	\$1,381.80	\$5,803.56

Tell Me About The Army National Guard

The National Guard is one branch of the U.S. Armed Forces. The National Guard consists of both an Army National Guard and an Air National Guard component. The National Guard is composed of Reserve forces—civilians who serve their country on a part-time basis. Each state and territory has its own National Guard as provided by the United States Constitution.

Both the State and Federal Government control the Army National Guard. The Army National Guard force structure consists of Combat, Combat Support and Combat Service Support units. Approximately 350,000 Soldiers are members of the Army National Guard.

WHAT IS THE NATIONAL GUARD'S MISSION?

The National Guard has a unique dual mission, with both federal and state responsibilities. During peacetime, the governor, through a State Adjutant General, commands National Guard forces. The governor can call the National Guard into action during local or statewide emergencies, such as storms, drought, civil disturbances, and for state active duty missions in support of other natural disasters. In addition, the President of the United States can activate the National Guard to participate in federal missions. For example, many Army National Guard units have deployed to support operations in Iraq and Afghanistan. In addition, units are currently serving in many locations supporting the war on terrorism. When federalized, Army National Guard units are commanded by the Combatant Commander of the area in which they are operating.

A PROUD PAST

One hundred years before the Bill of Rights...long before Thomas Jefferson penned the Declaration of Independence...before our 13 original colonies raised a flag, there were Americans fighting for freedom.

These brave Americans were not Soldiers by trade. They were everyday people: farmers, blacksmiths, doctors, and shopkeepers. But to protect their new homes in the Massachusetts Bay Colony, they joined hands and formed militia units in times of common danger. They became known as the famous Minutemen—ordinary colonists who could be called upon at a minute's notice to defend their colony.

It's a proud heritage that includes the names of some of our proudest heroes: Paul Revere, Ethan Allen, and John Hancock. It also includes the names of 19 of our presidents, like Colonel George Washington, Captain Abraham Lincoln, and Captain Harry S Truman.

In 1787, a subject of extensive debate and compromise during the Constitutional Convention concerned the provisions for a National Guard. In the United States Constitution, the original language for the provision of a National Guard reads, in part: "...to provide trained units and qualified persons available for active duty in the armed forces, in time of war or national emergency and at such other times as the national security requires, to fill the needs of the armed forces whenever, during, and after the period needed to procure and train additional units and qualified persons to achieve the planned mobilization, more units and persons are needed than are in the regular components."



During the colonial period, the Guard was largely confined within the nation's borders. Later in the 1800's, other conflicts found the Guard contributing to the nation's defense both at home and abroad. The Guard contributed greatly to United States participation in both World Wars. The Guard's evolution continued in the years following the second World War, with participation in Korea, Vietnam, and in several Cold War mobilizations. Since its inception, the Guard has found a dramatically increasing role at home and throughout the world.

The "You Can" spirit that empowered those settlers to become Citizen Soldiers is part of the Guard's 372-year heritage. They were the backbone of our fight for independence at Concord and Lexington. They camped with Washington at Valley Forge. They charged up Kettle Hill with Teddy Roosevelt and stormed the cliffs of Normandy. They marched through the jungles of Vietnam and the sands of Desert Storm. The Guard has participated in every United States conflict from the Pequot War of 1637 to current operations supporting the Global War on Terrorism.

Presently, approximately 350,000 patriotic Americans with the same "You Can" spirit are voluntary members of the Army National Guard. They are ordinary citizens who, like their forefathers, are always prepared to keep our nation "The Land of the Free."

THE ARMY NATIONAL GUARD TODAY

The Army National Guard of today fulfills both a vital role in our national defense and an important part in the nation's civil emergency preparedness network.

When the Heavens Thunder

Natural disasters can strike our country without warning, with blinding speed, and with merciless force. A swollen river can become a raging torrent with just

an inch more of rain. Out of a blustery night sky, a twister can pounce on a sleeping suburban town. Fluffy snowflakes can be the seeds of a deadly blizzard.

Because there are Guard units in cities and towns all over America, any state governor can send the Guard directly into action. Guard members are men and women who not only know how to deal with local emergencies, they also know the lay of the land, giving them every possible advantage.

Almost every month, newspapers chronicle the brave and humanitarian deeds of Guard members. Through their efforts, scores of lives are saved, millions of dollars in property are spared, and families are helped to weather violent storms.

Yet there are hundreds of other local missions which are rarely reported. The Guard helps educate underprivileged children, works to keep illicit drugs out of our schools, blazes roads into inaccessible areas, and airlifts precious medicine and supplies to those in need.

All of this is why, when America is in a time of crisis, it knows what to do: "Call Out the National Guard!"

When the Nation Calls

The Army National Guard is America's most powerful invisible weapon. Until they're mobilized, Guard members are ordinary members of society: hundreds of thousands of people from every walk of life and every part of the nation.

What makes these people different is their unswerving commitment to the safety of our country and the training that keeps them ready to maintain it. They have studied at U.S. Army technical schools and practiced the same tactics, maneuvers, and strategies as active component Soldiers in the Army. They operate the same Army equipment, fire the same weapons, and drill under the same rugged conditions. This is why, in the event of national or international crisis or conflict, the Guard can be integrated into America's Army in a matter of hours.

Overnight, steel workers, accountants, secretaries, and surgeons can all be in their Guard uniforms and on their way to serve. The Guard accounts for more than half of the Army's combat power, as well as more than a third of the combat service support structure.

Strategic planning integrates Guard units into crucial combat, combat support, and combat service support elements of our nation's military forces. These elements provide a trained, capable, and cost-effective military force, able to provide rapid augmentation, reinforcement, and expansion in time of call-up or mobilization.

As the Army National Guard begins a new century, we find the pace and variety of operations steadily increasing. These rapidly occurring events include tremendous strides in Active Component/Army National Guard integration, ongoing support to peace-keeping efforts, Counter-Drug activities, the Global War on Terrorism, and Homeland Defense.



THE DIRECTOR'S PHILOSOPHY

"A Call to Duty"

Lieutenant General Clyde A. Vaughn, Director, Army National Guard

A call to be something greater than "self."

The Army National Guard is an organization with great pride and one of this country's most enduring institutions. From our earliest days, the Army National Guard has been a combat organization. We were born out of a need to defend freedom in a new Nation. More than 372 years later, our National Guard men and women continue to lead the way in protecting the liberties of our Citizens.

A call to follow in the footsteps of tradition.

For our Nation to continue to be successful, our young people must be willing to carry on the tradition of service. George Washington wrote, "Every post is honorable in which [you] can serve [your] country." Three centuries later, the liberties Americans enjoy are still dependent on the notion that someone like you will step forward to do the demanding work of a free society.

A call to represent your community and country.

Our Citizen Soldiers represent all that is right and good about our Nation. They answer the *call to duty* through the character of their service and sacrifice, and improve the lives of those they touch. As a Citizen Soldier you serve not just in defense of freedom, but as a beacon of hope and goodwill to those in need throughout the world.

A call to become part of a Family.

When you join the Army National Guard you join a Family committed to ensuring you excel at work and in life. When you commit to serve the Nation, we commit to serve you. We lead Soldiers well, we care for them well, and we appreciate them well. Our Soldiers are our most valuable asset and their education, training, professional development, and their own family become some of our greatest responsibilities.

A call "YOU CAN" answer.

We are American Soldiers and *Guardians* of the American way of life. Our task ahead is to sustain the most ready Army National Guard capable of answering the Nation's *call to duty*. The end result is "YOU CAN" make a difference as part of a generation of Guardsmen to be remembered.

Supporting the chain of command or a program even though it is being openly criticized by peers or subordinates requires courage and loyalty. A loyal intermediate would try to explain the rationale behind the decision and support the decision-maker. When we establish loyalty to our Soldiers, the unit, our superiors, our family, and the Army, we must be sure the “correct ordering” of our obligations is being accomplished and not the easiest. There is no clear rule as to which comes first. Sometimes it will be the service, sometimes the family, and sometimes the Soldier. Open criticism and being disloyal to leaders, Soldiers, and the Army destroys the foundation of the organization and results in diminished mission accomplishment. However, loyalty should not be confused with blind obedience to orders. We all take the oath to obey the orders of the superior’s appointed over us “according to law and regulations.”

Duty

Duty is the legal or moral obligation to accomplish all assigned or implied tasks to the fullest of your ability. Every Soldier must do what needs to be done without having to be told to do it.

Duty requires a willingness to accept full responsibility for your actions and for your Soldiers’ performance. It also requires a leader to take the initiative and anticipate requirements based on the situation. One Soldier may think that duty means putting in time from 8:00 A.M. to 5:00 P.M. daily. Another may believe that duty is selflessly serving his or her country and unit, and Soldiers within the unit. Duty means accomplishing all assigned tasks to the best of your ability. The quote, “I only regret that I have but one life to give for my country” is an example of unquestionable commitment to duty.

You may be asked to put the nation’s welfare and mission accomplishment ahead of the personal safety of you and your Soldiers. Soldiers and leaders must have a deep commitment to duty and what is best for the unit and the Army. This will ensure that you make the right decision when it really counts.

Respect

Respect is treating others with consideration and honor. It is the ability to accept and value other individuals.

Respect begins with a fundamental understanding that all people possess worth as human beings. Respect is accepting others and acknowledging their value without feeling obligated to embrace all of their ideas.

All of us possess special skills and adhere to certain values. Without respect for all other individuals, there would not be a cohesive and team-oriented Army.

Selfless Service

Selfless service is placing your duty before your personal desires. It is the ability to endure severe hardships for love of fellow Soldiers and our country.

Integrity is the basis for trust and confidence that must exist among members of the Army. It is the source for great personal strength and is the foundation for organizational effectiveness. As a leader, you should know that all Soldiers are watching and looking to see that you are honest and live by your word. If you make a mistake, you should openly acknowledge it, learn from it, and move forward.

Personal Courage

Physical courage is overcoming fears of bodily harm while performing your duty. Moral courage is overcoming fears of other than bodily harm while doing what is right, even if it is unpopular.

It takes special courage to make and support unpopular decisions. Others may encourage you to support slightly unethical or convenient solutions. Do not compromise your professional ethics or your individual values and moral principles. If you believe that you are right after serious consideration, hold to your position. Practicing physical and moral courage in our daily lives builds a strong and honorable character. We expect and encourage candor and integrity from all Soldiers. Taking the immediate and “right” actions in a time of conflict will save lives.

LEARN LEADERSHIP IN THE GUARD

The Army National Guard trains you to be more than just a great Soldier—it trains you to be a leader. In this fast-paced, high-tech world, intangible qualities such as leadership, experience, and discipline are not only required but also necessary to succeed. Remember, the skills you develop in the Army National Guard are the same ones that can help you succeed in civilian life.

As an Army National Guard member, you are trained to exercise leadership. You undergo rigorous training and instruction to guarantee that you are prepared to meet the requirements of any mission—whether it’s securing our nation’s peace or safeguarding our communities during a natural disaster.

In the Army National Guard, developing leadership skills is expected of all members, no matter what rank. Below are a number of guidelines that can help you develop your leadership skills.

The Person You Must Be

A leader in the Army National Guard is a person who demonstrates a high degree of personal character. He or she shows self-discipline, initiative, and determination, yet is consistent, fair, and compassionate with others. A leader is committed to the professional ethics that value loyalty, duty, honor, selfless service, respect, integrity, and pride. A leader has a deep understanding of human nature and uses this knowledge to analyze the factors in any situation and successfully resolve complex ethical problems. Try to be the kind of person your Soldiers would look to and choose as a role model.

WHAT JOBS ARE AVAILABLE IN THE ARMY NATIONAL GUARD?

In the Army National Guard, you can get training in career skills, educational opportunities, adventure, excitement, money and a feeling of satisfaction from serving your country and community.

The Army National Guard offers a large selection of specialties through a range of skills divided into three major categories: Combat (Infantry, Artillery, Armor, Aviation, Air Defense), Combat Support (Engineer, Chemical, Military Police, Signal, Military Intelligence, Civil Affairs), and Combat Service Support (Finance, Public Affairs, Personnel, Supply, Maintenance, Transportation). Different specialties have different qualification requirements and your recruiter can help you determine which specialty would be best suited for you.

The Army National Guard is a diverse force. The majority of Military Occupation Specialties (MOSs) are open to women as well, with some exceptions in the Combat Arms fields.

Army Career Management Fields

Enlisted

- 11 Infantry
- 13 Field Artillery
- 14 Air Defense Artillery
- 15 Aviation
- 18 Special Forces
- 19 Armor
- 21 Engineer
- 25 Communications and Information Systems Operation
- 27 Paralegal
- 31 Military Police
- 35 Military Intelligence
- 36 Financial Management
- 37 Psychological Operations
- 38 Civil Affairs
- 42 Adjutant General
- 46 Public Affairs
- 51 Acquisition, Logistics and Technology
- 56 Religious Support
- 68 Medical
- 74 Chemical, Biological, Radiological, and Nuclear

- 79 Recruitment and Reenlistment
- 88 Transportation
- 89 Ammunition
- 91 Mechanical Maintenance
- 92 Supply and Services
- 94 Electronic Maintenance and Calibrations

Warrant Officer Career Branches

- 13 Field Artillery
- 14 Air Defense Artillery
- 15 Aviation
- 18 Special Forces
- 21 Corps of Engineers
- 25 Signal Corps
- 27 Judge Advocate General's Corps
- 29 Electronic Warfare
- 31 Military Police
- 35 Military Intelligence
- 42 Adjutant General Corps
- 60 Medical Corps
- 64 Veterinary Corps
- 67 Medical Service Corps
- 88 Transportation Corps

DIVISION HEADQUARTERS

28th Infantry Division	Pennsylvania
29th Infantry Division	Virginia
34th Infantry Division	Minnesota
35th Infantry Division	Kansas
36th Infantry Division	Texas
38th Infantry Division	Indiana
40th Infantry Division	California
42nd Infantry Division	New York

BRIGADE COMBAT TEAMS

Heavy

1/34th Heavy Brigade Combat Team	Minnesota
30th Heavy Brigade Combat Team	North Carolina/West Virginia
55/28th Heavy Brigade Combat Team	Pennsylvania
81st Heavy Brigade Combat Team	Washington/California
116th Calvary Brigade Combat Team	Idaho/Montana/Oregon
155th Heavy Brigade Combat Team	Mississippi
278th Heavy Brigade Combat Team	Tennessee

Infantry

2/28th Infantry Brigade Combat Team	Pennsylvania/Ohio
2/34th Infantry Brigade Combat Team	Iowa/Minnesota
27th Infantry Brigade Combat Team	New York
29th Infantry Brigade Combat Team	Hawaii/Arizona
32nd Infantry Brigade Combat Team	Wisconsin
33rd Infantry Brigade Combat Team	Illinois
37th Infantry Brigade Combat Team	Ohio/Michigan
39th Infantry Brigade Combat Team	Arkansas
40th Infantry Brigade Combat Team	California
41st Infantry Brigade Combat Team	Oregon
45th Infantry Brigade Combat Team	Oklahoma
48th Infantry Brigade Combat Team	Georgia
50th Infantry Brigade Combat Team	New Jersey
53rd Infantry Brigade Combat Team	Florida
56th Infantry Brigade Combat Team	Texas
58th Infantry Brigade Combat Team	Maryland
72nd Infantry Brigade Combat Team	Texas
76th Infantry Brigade Combat Team	Indiana
86th Infantry Brigade Combat Team	Vermont/Connecticut/Maine/ New Hampshire/Colorado
116th Infantry Brigade Combat Team	Virginia
256th Infantry Brigade Combat Team	Louisiana

287th Sustainment Brigade	Kansas
369th Sustainment Brigade	New York
371st Sustainment Brigade	Ohio

Field Artillery (Fires) Brigades

45th Fires Brigade	Oklahoma
65th Fires Brigade	Utah
115th Fires Brigade	Wyoming
138th Fires Brigade	Kentucky
142nd Fires Brigade	Arkansas
169th Fires Brigade	Colorado
197th Fires Brigade	New Hampshire

FUNCTIONAL BRIGADES

Engineer Brigades

16th Engineer Brigade	Ohio
35th Engineer Brigade	Missouri
111th Engineer Brigade	West Virginia
194th Engineer Brigade	Tennessee

Military Police Brigades

43rd Military Police Brigade	Rhode Island
49th Military Police Brigade	California
177th Military Police Brigade	Michigan

Signal Brigades

228th Signal Brigade	South Carolina
261st Signal Brigade	Delaware

Chemical Brigades

31st Chemical Brigade	Alabama
404th Chemical Brigade	Illinois

Explosive Ordnance Device Group

111th Explosive Ordnance Device Group	Alabama
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Air Defense Artillery Brigades

164th Air Defense Artillery Brigade	Florida
174th Air Defense Artillery Brigade	Ohio

GROUND MISSILE DEFENSE BRIGADE

100th Ground Missile Defense Brigade

Colorado

ARMY FIELD SUPPORT BRIGADE

279th Army Field Support Brigade

Alabama

FORCE STRUCTURE POST REBALANCE AND GROW THE ARMY

Divisions and Commands

Division Headquarters

Sustainment Commands

Military Police Command

Army Air and Missile Defense

Command

Theater Aviation Command

Brigades and Groups

28 Brigade Combat Teams

8 Combat Aviation Brigades

7 Fires Brigades

6 Battlefield Surveillance Brigades

16 Maneuver Enhancement Brigades

9 Sustainment Brigades

2 Air Defense Artillery Brigades

7 Engineer Brigades

3 Military Police Brigades

1 Chemical Brigade

1 Explosive Ordnance Device Group

17 Regional Support Groups

2 Special Forces Groups

4 Theater Aviation Support

Maintenance Groups

4 Theater Aviation Brigades

1 Theater Airfield Group

1 Ground Missile Defense Brigade

2 Theater Information Groups

1 Army Field Support Brigade

Battalions

51 Infantry Battalions

17 Combined Arms Battalions

8 Armored Recon Squadrons

23 Recon Surveillance Target

Acquisition Battalions

3 Stryker Infantry Battalions

6 Recon and Surveillance Battalions

59 Fires Battalions

7 Air Defense Battalions

1 Ground Missile Defense Battalion

1 Space Battalion

6 Special Forces Battalions

11 General Support Aviation Battalions

10 Transportation Battalions

8 Medical Battalions

8 Attack Aviation Battalions

6 Security and Support Aviation
Battalions

14 Assault Aviation Battalions

11 Aviation Support Battalions

6 Airfield Operations Battalions

31 Military Police Battalions

45 Engineers Battalions

7 Chemical Battalions

38 Combat Service Support Battalions

6 Signal Battalions



How Do I Join?

The first step to joining the Army National Guard is to contact an Army National Guard recruiter. You can do this by calling 1-800-GO-GUARD to find a recruiter in your local area, or ask your high school guidance counselor for help. Soon after you contact a recruiter, you will be scheduled to take the Armed Services Vocational Aptitude Battery (ASVAB) to see if you are qualified. Your ASVAB score will also determine which job, known as a Military Occupational Specialty (MOS), you are qualified for. In addition, the Army National Guard has

physical, academic, and legal qualifications that you must pass to join. You must be in good health and have no major physical handicaps. Seventeen is the minimum age to join the Army National Guard. If you are under age 18, you must receive consent from a parent or legal guardian. Your recruiter will provide you with more exact information and discuss your qualification status.



Basic Non-Prior Service Enlistment Criteria

- **Meet U.S. citizenship requirements**
- **Be between the ages of 17 and 42**
- **Have either a high school diploma or GED or be a high school junior or senior who is at least 17 years old**

If you have never served in any branch of the military, there are several enlistment options. All initial enlistment contracts are for eight years—that is you will have an eight year military service obligation. However, all eight years do not have to be served in an Army National Guard unit. Soldiers can serve for as little as three years in a unit where there is a requirement to participate a minimum of one weekend each month and two weeks for annual training, with the remaining five years spent in an inactive status. Some benefits, however, are based upon the length of your initial commitment to serving in a unit.

Initially, all members are required to attend basic training and advanced individual training, which can usually be scheduled to meet school requirements. Basic training lasts for approximately nine weeks and the length of advanced individual training varies according to career specialty. Your recruiter will provide you specific information for the Military Occupational Specialty you select.

Those who have previously served in any branch of the military have additional options available to them including a “Try One” program that allows a prior servicemember to serve for only one year before committing to a longer enlistment. See an Army National Guard Recruiter or call 1-800-GO-GUARD for more details on opportunities available for prior servicemembers.

Army National Guard members are generally required to attend one drill weekend each month and one annual training period each year. Weekend drills are usually scheduled over one weekend—a Saturday and Sunday each month, but may occasionally include reporting for duty on Friday night. In addition, units have a two-week annual training period every year that is usually scheduled during the summer. Your initial training will be broken into two parts. First you’ll get basic instruction on how to be a Soldier, like how to salute, march and shoot an M-16 rifle. Second you will learn a special, individual occupational skill. These two parts can be split so you can do the first part one summer and the second part the next summer. This means that high school juniors who attend basic training in the summer can earn pay all through their senior year. During the summers of your initial training, you receive full active duty pay and benefits.

FREQUENTLY ASKED QUESTIONS

Following are some frequently asked questions about the Army National Guard.

When do my education benefits begin?

Some benefits begin as soon as you enlist in the Army National Guard. This includes free SAT and GRE testing, CLEP exams, and Federal Tuition Assistance. You will be eligible for the Montgomery GI Bill and Montgomery GI Bill Kicker (a supplement to the Montgomery GI Bill) upon completion of your initial active duty for training (basic and advanced individual training).

Will I be able to go to college while I’m in the Army National Guard?

Absolutely! Thousands of Army National Guard members are successfully pursuing college studies and/or full-time jobs while earning pay and benefits in the Army National Guard. Your basic Army National Guard duty commitment is generally one weekend per month and two weeks during the summer. You can go straight to college, full or part-time, and complete most of your military obligation by the time you graduate from college.

Where will I be required to perform duty while in college and after graduation?

The Army National Guard is in every state and territory. There are more than 3,200 units located in more than 2,000 communities across the nation. Each state has a unique force structure with varying numbers of units, personnel, armories, and training sites. Wherever you go to school, there is probably an Army National Guard unit nearby.

What happens if my civilian job after college transfers me far away from my Army National Guard unit?

Transfers within the Army National Guard are handled by the units involved on a case-by-case basis. Factors such as unit needs, individual skills, unit locations, and career goals are considered. If you move more than 50 miles away from your unit, you may transfer to a closer unit. If you move to another state or territory, you can transfer to a National Guard unit at your new location. Many cities have their own armory where the National Guard conducts training. This means you can join a unit close to wherever you want to live. The Army National Guard offers you every opportunity to continue your military career and serve with distinction.

How will my membership in the Army National Guard affect my civilian job?

Generally, membership in the Army National Guard has a positive influence on civilian jobs. Many employers seek the skills and leadership that you acquire in the Army National Guard. Some Soldiers find that their civilian and military jobs complement each other while others seek to add diversity to their lives and skills by serving in a capacity that is quite different than their civilian occupation.



What happens if the unit is deployed while I am a student?

There is a possibility that your unit will be deployed while you are in school. In the event your unit is mobilized, you may have to put your studies on hold until after the deployment. Most schools will allow you to take an incomplete for work not completed, and some institutions will even refund your tuition for a semester in which you are deployed. However, students that are contracted in the ROTC Program are considered non-deployable until they either receive their commission and complete their Officer Basic Course or they are no longer enrolled in the ROTC Program.

What happens if I do not earn my degree in four years?

If you have not finished your degree by the time your educational benefits run out, you will need to complete your degree at your own expense. You will still have your Army National Guard paycheck to help pay your expenses.

Where do I go for answers to other questions I have?

You can call 1-800-GO-GUARD, or contact an Army National Guard recruiter near your home for more information about Army National Guard programs and opportunities. You can also contact the Education Services Officer (ESO) in your state. ESOs can help with the Montgomery GI Bill, tuition assistance procedures and other educational concerns.

Additional Sources of Financial Aid

Federal financial assistance is also available to help you pay for college. In fact, approximately two-thirds of all student financial aid comes from federal programs administered by the U.S. Department of Education. The programs are outlined in detail in the U.S. Department of Education, Federal Student Aid, Students Channel, *Funding Education Beyond High School: The Guide to Federal Student Aid*.

FEDERAL STUDENT AID

Federal student aid is financial assistance through the U.S. Department of Education that is available if you are enrolled in an eligible program as a regular student at a school participating in federal student aid programs.

Federal Student Aid assists more than 10 million students each year with grants, low-interest loans and work-study programs.



The U.S. Department of Education offers the following Major Student Financial Assistance Programs

- \$ Federal Pell Grant
- \$ Federal Supplemental Educational Opportunity Grant (FSEOG)
- \$ Federal Work-Study
- \$ Federal Perkins Loan
- \$ Stafford Loans
- \$ Federal PLUS Loan
- \$ Academic Competitiveness Grant
- \$ National Science and Mathematics Access to Retain Talent (SMART) Grant

Note: Not all schools participate in the Student Financial Assistance programs. Also, not all schools take part in all the programs. To find out which programs (if any) are available at a particular school, contact the financial aid office at that school.

Who gets federal student aid?

Eligibility for most federal student aid programs is based on financial need and several other factors. Your eligibility is determined by the information you provide on the Free Application for Student Aid (FAFSA).

Basic eligibility requirements:

- Demonstrate financial need (except for certain loans).
- Be a U.S. citizen or eligible non-citizen with a valid Social Security Number.
- Be working toward a degree or certificate in an eligible program.
- Show, by one of the following means, that you are qualified to obtain a postsecondary education:
 - Have a high school diploma or a General Education Development (GED) Certificate.
 - Pass an approved ability-to-benefit (ATB) test (if you don't have a diploma or GED, a school can administer a test to determine whether you can benefit from the education offered at that school).
 - Meet other state standards
 - Complete a high school education in a home school setting approved under state law.
- Register with the Selective Service, if required.
- Maintain satisfactory academic progress once in school.

FINANCIAL NEED AND EXPECTED FAMILY CONTRIBUTION

The Expected Family Contribution (EFC) is a measure of your family's financial strength and indicates how much of your and your family's financial resources (for dependent students) should be available to help pay for your education. EFC is calculated from the information you report on the FAFSA.

Your EFC is used in the following equation to determine your financial need:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline = \text{Financial Need} \end{array}$$

The EFC formula is established by law. Your family's income (taxable and untaxed) and assets are considered in determining your EFC. Your family size and the number of family members who will be attending a college or career school are also considered.

Your financial aid administrator calculates the cost of attendance and subtracts the amount you and your family are expected to contribute toward that cost. If

there is anything left over, you are considered to have financial need. In determining your need for aid from the Student Financial Assistance programs, your financial aid administrator must first consider other aid you are expected to receive.

Your EFC will appear on the Student Aid Report (SAR) you receive after you file your Free Application for Federal Student Aid (FAFSA).

How Much Aid Can I Get?

Because the EFC formula must be applied to each family's financial information, the Department of Education cannot tell you whether you will be eligible for federal student aid or estimate how much aid you might get. You must apply for financial aid to find out what you qualify to receive.

The financial aid administrator at each school that offers you admission puts together a financial aid package that comes as close as possible to meeting your financial aid needs. However, because most federal student aid funds are limited, the total amount awarded to you might fall short of the amount for which you're eligible. Each school you apply to will send you a notice of the types and amounts of aid you are eligible to receive.

If you are eligible for financial aid, the financial aid office at each school will send you an award letter outlining the amount and type of student financial aid available from all sources.

There Are Three Types Of Federal Student Aid

- Grants—financial aid that does not have to be repaid (unless, for example, you withdraw from school and owe a refund).
- Work-Study—allows you to earn money for your education.
- Loans—allow you to borrow money for school.
You must repay your loans, with interest.

Federal Grants

- **Are awarded based solely on financial need.**
- **Unlike loans, grants do not have to be repaid unless you are awarded funds incorrectly or you withdraw from school.**
- **The amount you receive depends on your financial need, cost of attendance and enrollment status (full-time or part-time).**

GRANTS

There are five types of federal student aid grants:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent (SMART) Grant
- Teacher Education Assistance for College and Higher Education (TEACH) Grant



What is a Federal Pell Grant?

- Pell Grants are the foundation of federal student financial aid, to which aid from other federal and nonfederal sources might be added.
- Pell Grants are generally awarded only to undergraduate students—those who have not earned a bachelor’s or graduate degree.

What is a Federal Supplemental Educational Opportunity Grant (FSEOG)?

FSEOGs are awarded to undergraduate students with exceptional financial need—those with the lowest Expected Family Contribution (EFC) numbers.

What is an Academic Competitiveness Grant (ACG)?

This grant is for students who also qualify for a Pell Grant in the same year of the award and who are in their first or second year of undergraduate study, and enrolled at least half-time at a degree granting institution. Eligibility requires completion of a rigorous secondary school program of study as defined at: www.ed.gov/admins/finaid/about/ac-smart/state-programs.html and a minimum 3.0 cumulative GPA for the first academic year if applicant is a second year student.

What is a National SMART Grant?

This grant is for students who also qualify for a Pell Grant in the same year of the award and who are in their third or fourth year of an undergraduate degree program, and enrolled at least half-time. Eligibility requires that the applicant have a minimum 3.0 GPA and pursuing a major listed at ifap.ed.gov/dpcletters/GEN0809.html.

What is a TEACH Grant?

This grant provides up to \$4,000 a year in grant assistance to students who are completing or who plan to complete course work needed to begin a career in teaching. Students receiving this grant must sign an “Agreement to Serve” that requires the recipient to serve four years within eight years of completing or ceasing enrollment in a TEACH Grant eligible program. A copy of the agreement is available at www.teach-ats.ed.gov.

WORK-STUDY

The Federal Work Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study.

Federal Work-Study

- Provides part-time employment while you are enrolled in school.
- Helps pay your educational expenses.
- Is available to undergraduate and graduate students.
- Is available to full-time or part-time students.
- Encourages community service work and work related to your course of study, whenever possible.

LOANS

Student loans, unlike grants and work-study, are borrowed money that *must* be repaid, with interest, just like car loans and mortgages. You *cannot* have these loans canceled because you did not like the education you received, did not get a job in your field of study or because you are having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you will have to repay over the years.

Types of Loans:

Federal Perkins Loans are:

- Made through participating schools to undergraduate, graduate and professional degree students.
- Offered to students who demonstrate the greatest financial need.
- Made to students enrolled full-time or part-time.
- Repaid by you to your school.

Stafford Loans are student loans that must be repaid and are available to both undergraduate and graduate students. There are two types of Stafford Loans: subsidized and unsubsidized.

If you qualify (based on need) for a subsidized Stafford Loan, the government will pay the interest on your loan until the date your repayment is scheduled to

begin and during any deferment periods. Financial need is not a requirement to obtain an unsubsidized Stafford Loan. However, you are responsible for paying all of the interest that accrues on an unsubsidized Stafford Loan.

Direct and FFEL Stafford Loans

- **Subsidized – financial need – not responsible for interest**
- **Unsubsidized – not financially based – responsible for interest**
- **Can have both during the same enrollment period.**

PLUS Loans are loans parents can obtain for their dependent undergraduate children. To be eligible to receive a PLUS Loan, your parents generally will be required to pass a credit check. Your parents must also meet some general requirements. For example, your parents must meet citizenship requirements and may not be in default or owe a refund to any student financial assistance program.

Consolidation Loans allow student and parent, if they have a PLUS Loan, borrowers to combine multiple federal student loans with various repayment schedules into one loan with one monthly payment. There are two types of consolidation loans: FFEL or Direct.

For more information, you can go to www.loanconsolidation.ed.gov.

APPLYING FOR FEDERAL AID

Completing the FAFSA. The first step is to submit a Free Application for Federal Student Aid (FAFSA) through the Internet by using the FAFSA website www.fafsa.ed.gov; by having your school submit your application electronically; or by mailing a paper FAFSA.

You can get a paper FAFSA—in English or Spanish—from:

- Your local library,
- High school,
- College or career school you plan to attend, or
- Our Federal Student Aid Information Center by calling 1-800-4-FED-AID (1-800-433-3243).

What is a Federal Student Aid PIN and what is it used for?

Your PIN is an electronic access code that serves as your personal identifier and can be used every year to electronically apply for federal student aid and to access your U.S. Department of Education records online.

Initially, your PIN can be used only to sign your FAFSA. Your personal data (Social Security Number, name, and date of birth) must successfully match with the data the Social Security Administration has for you before your PIN can be used for other federal student aid purposes, such as electronically signing a promissory note. After your data successfully matches with the Social Security Administration's data you can also use your PIN at other federal student aid websites.

Your PIN allows you to:

- **Sign your application electronically and complete the student aid process completely online—no paper is involved.**
- **Make online corrections to your FAFSA.**
- **Access your Student Aid Report (SAR).**
- **Electronically sign a master promissory note for a federal student loan.**
- **Access your federal student aid records online.**

Note: You must reapply for federal aid every year by submitting a new FAFSA. Also, if you change schools, your aid does not go with you. Check with your new school to find out what steps you must take to continue receiving aid.

- **Read the FAFSA instructions very carefully. Pay close attention to questions on income because most errors occur in that area.**
- **You cannot receive federal student aid unless all your information is complete and accurate.**
- **You need to apply only once each school year.**

When do I apply?

For school year 2009-2010, apply between Jan. 1, 2009 and June 30, 2010. To determine your eligibility for federal student financial assistance, you need to complete the FAFSA. Remember that states and schools may have earlier deadlines for nonfederal aid, so it is important to check your state or school deadlines.

What happens after I apply?

After your completed application is received by the processing system, you will be sent a Student Aid Report (SAR). If you provided an email address when you applied, you will receive your SAR within 3-5 days after it is processed. Otherwise you will receive a paper SAR in the mail within 7-10 days after processing.

What's a SAR and why is it important?

Your Student Aid Report (SAR) shows all the information you gave on your FAFSA. Your SAR will usually contain your Expected Family Contribution (EFC), the number used in determining your eligibility for federal student aid.

What do I do with my SAR?

Review it carefully to make sure it is correct and complete. Changes must be made using FAFSA on the web, although you can change your mailing or emailing address, or the schools you want to receive your FAFSA information by phone. If it is correct and it contains your EFC, contact the school(s) you are interested in attending. The school(s) you have selected to receive your SAR will use this information to determine if you are eligible for federal—and possibly nonfederal—student financial aid funds.

INFORMATION FOR THE BORROWER

If you are a federal student loan recipient, there are two key points to remember. First, the interest you pay is lower than commercial rates because the federal government subsidizes the rate. Second, if you are a student borrower, you don't begin to repay the amount you borrowed until you leave school or drop below half-time.

As generous as these terms are, you should not forget that you do have to repay your loan. Failure to do so could result in your loan(s) being declared delinquent. This could have a negative impact on your financial status and creditworthiness in the future.

Borrower Responsibilities and Rights

Responsibilities

When you take out a student loan, you have certain responsibilities. Here are a few of them:

- When you sign a promissory note, you are agreeing to repay the loan according to the terms of the note. The note is a binding legal document and states that, except in cases of discharge, you must repay the loan—even if you do not

Rights

You have certain rights as a borrower. Following are some of them.

Before your school makes your first loan disbursement, you will receive the following information about your loan from your school, lender, and/or the Direct Loan Servicing Center:

- the full amount of the loan.
- the interest rate.
- when you must start repaying the loan.
- a complete list of any charges you must pay (loan fees) and information on how those charges are calculated.
- the yearly and total amounts you can borrow.
- the maximum repayment periods and the minimum repayment amount.
- an explanation of default and its consequences.
- an explanation of available options for consolidating or refinancing your loan.
- a statement that you can prepay your loan at any time without penalty.

You can obtain a complete copy of the “Guide to Federal Student Aid” by calling the U.S. Department of Education at 1-800-4-FED-AID or by downloading a copy from their website at http://studentaid.ed.gov/students/publications/student_guide/index.html.

OTHER RESOURCES FOR FEDERAL OR NONFEDERAL STUDENT AID

Financial aid administrator

Talk to the financial aid administrator or the financial aid staff at each school of interest to find out about the school’s financial aid programs and the total cost of attending that school.

State Higher Education Agency

Your state agency can give you important information about state aid—including aid from the Leveraging Educational Assistance Partnership (LEAP) Program, funded jointly by states and the U.S. Department of Education.

AmeriCorps

This program provides full-time educational awards in return for community service work. You can work before, during or after your postsecondary education, and you can use the funds either to pay current educational expenses or to repay federal student loans. For more information, contact: Corporation for National Service, 1201 New York Avenue, NW, Washington, DC 20525, 1-800-942-2677, TTY Number: 1-800-833-3722, www.americorps.org.

FINAL THOUGHT

In the Army National Guard you will learn skills that will open doors in life. There are hundreds of specialties—one is right for your talents. The best part is that you get paid to learn.

You will be part of an organization that not only protects our National Security interests around the world, but ensures the safety and security of our citizens in the U.S. You will find that serving in the Army National Guard is both exciting and rewarding. You will receive training to become mentally sharp and physically fit; and you will increase your ability to succeed at whatever challenges you face.

When you decide to join the Army National Guard, you are making a commitment to defend and protect the Constitution of the United States. However, with your commitment come many benefits. You will receive civilian and military education benefits, promotion opportunities to include becoming a warrant or commissioned officer, good pay, Servicemembers Group Life Insurance, free space-available air travel, retirement benefits at age 60—after 20 years of combined active and Reserve service, some medical and dental benefits, and Post Exchange and commissary privileges. And perhaps the most valuable benefit at this point in your life is the opportunity to earn a college degree as a member of the Army National Guard.



Army National Guard "BEST PART-TIME JOB IN AMERICA"

**OVER \$23,000* IN INCOME DURING A
6-YEAR ENLISTMENT**

- ONE WEEKEND DRILL PER MONTH
- TWO WEEKS ANNUAL TRAINING PER YEAR* *

* Assumes normal promotions and pay raises.

** Full-time active-duty pay and allowances during training.

HELPFUL WEBSITES

Note: Many organizations frequently change their website addresses. All Internet addresses were checked on August 20, 2009, and verified to link to a valid site. We apologize for any inconvenience caused by addresses that are not valid when you attempt to access one of the sites listed.

Top Five Education Links for Soldiers

www.NATIONALGUARD.com - the Army National Guard website
www.virtualarmory.com - Army National Guard education benefits
www.gibill.va.gov - VA education benefits
www.dantes.doded.mil - testing and certification
www.soc.aascu.org - colleges and degree programs

College Searches and Information

www.clas.ufl.edu/CLAS/american-universities.html
www.mycollegeguide.org
www.princetonreview.com
www.collegeboard.com
www.collegenet.com
www.collegeview.com
www.petersons.com
www.gradschools.com
www.campustours.com
www.studyabroad.com
www.universities.com
www.utexas.edu/world/univ
www.miskatonic.net/university/ivy.html

Standardized Tests Registration and Preparation

www.ets.org
www.act.org
www.act.org/aap/index.html
www.princetonreview.com
www.testprep.com
www.kaplan.com



Jobs/Careers

www.asvabprogram.com
www.guru.com
www.inc.com
www.monster.com
www.jobbankinfo.org
www.campuscareercenter.com
www.careerbuilder.com
www.myfuture.com
www.bls.gov/ocs

Other Search Engines

www.altavista.com
www.excite.com
http://go.com
www.webcrawler.com
www.yahoo.com
www.google.com
www.msn.com
www.ask.com

Financial Assistance

www.finaid.org
www.findtuition.com
www.studentaid.ed.gov
www.creditreports.com
www.studentadvantage.com
www.goarmy.com/rotc
www.ed.gov/Programs/bastmp/SHEA.htm
www.SallieMae.com
www.studentloan.com
www.fastweb.com
www.collegeboard.com
www.collegenet.com/mach25
www.gocollege.com
www.fafsa.ed.gov
www.ed.gov/Programs/bastmp/SGA.htm
www.irs.gov
www.sss.gov

Military

www.NATIONALGUARD.COM
www.defenselink.mil
www.va.gov
www.gibill.va.gov
www.todaysmilitary.com

Shopping for Books and Resources

www.amazon.com
www.broderbund.com
www.varsitybooks.com
www.cheaptextbooks.com

Online College Applications

www.applyweb.com
www.commonapp.org

GLOSSARY

Academic Advisor: A faculty member who helps students plan their schedule and decide what classes to take to meet the requirements for their major.

Academic Year/Calendar: A system by which a college divides its year into periods of time for instruction and awarding credit. School years are usually divided into quarters, semesters or trimesters, and run from August to May or September to June.

Accelerated Study: A program that allows students to graduate in less time than is usually required. For example, students take summer courses or extra classes during the academic year.

Accreditation: Recognition of a college or university by a recognized regional or national body that the institution meets specific requirements in academic programs, facilities, etc. Usually, colleges must be accredited for their students to receive financial aid.

Achievement Tests: Standardized tests required by some colleges to measure student achievement in specific areas of study such as English, Math, or Science. SAT Subject Tests are examples of such tests.

ACT Assessment Test or “ACT test”: A group of tests administered by ACT and required or recommended by many colleges as part of the admission process. The tests measure educational development in English, math, reading, and science reasoning and are given at specified test centers throughout the year.

Active Component: That portion of the U.S. Armed Forces on full-time duty in the active military service of the United States.

Active Duty for Training (ADT): A tour of duty to provide training for members of the Reserve Components.

Admission Requirements: Many colleges and universities outline specific requirements such as high school grade point average, standardized test scores, high school courses, etc. that students must meet to be considered for admission.

Advanced Placement (AP): A system by which college freshmen may bypass entry-level courses by proving that they have already taken the equivalent in high school. College credit may be awarded if a student earns a certain score on a specially designed College Board exam at the conclusion of an AP course.

Advanced or Early Registration: A period of time set by most colleges during which students can register early for classes.

Alumni: People who have graduated from a specific school, college or university.

Alternative Assessment: A method that personalizes the admissions process and offers students an opportunity to be viewed more individually. Less emphasis is placed on standardized test scores and more on the interview, portfolio, recommendations, and essays.

Annual Training (AT): The minimum required yearly training period for members of the Reserve Components, normally two weeks in duration.

Application Fee: A charge to process a student's application. In some cases, this fee is waived if a student shows financial need.

Apprenticeship: A training program like carpentry or welding that results in certified skills for a trade. Apprentices are usually paid for their training.

Assistant Instructor (AI): A graduate student who helps a professor. An AI may teach introductory classes, grade papers, or lead discussion sessions; may also be called a Teaching Assistant or TA.

Associate's Degree: The degree granted by colleges after students complete a two-year, full-time program of required courses, or its part-time equivalent. These degrees are offered by many types of colleges, including junior colleges, technical colleges and colleges and universities that offer bachelor's degrees.

ASVAB: Armed Services Vocational Aptitude Battery; an aptitude test given to members of the Armed Forces or those interested in joining.

Audit: To attend a class without receiving credit.

Award Package: A method used by colleges and universities to deliver their news about student eligibility for financial aid or grants. The most common packages include Pell Grants, Stafford Loans, and Work Study.

Baccalaureate or Bachelor's Degree: The degree granted by a college after students have satisfactorily completed a four or five-year, full-time program of required courses, or its part-time equivalent.

Base: See **Post**.

Battalion: A military unit typically consisting of a headquarters and three or more companies, batteries, or other subunits of similar size.

Bilingual/ESL Program: A program offering instruction to foreign-speaking students in their native language and/or English.

Billeting: Coordination of housing for military personnel and their dependents.

Board of Trustees: The policy-making and governing body of a college.

Brigade: A military unit consisting of two or more combat battalions or regiments and associated support units. It is smaller than a division and is commanded by a colonel.

Cadet: A person who is training to become an officer in the Armed Forces, especially a student at a military academy or in ROTC.

Campus: The grounds, class buildings, and residence halls of a college or university.

Candidates Reply Date: A policy among subscribing institutions that permits students to wait until May 1, to choose, without penalty, among offers of admission/financial aid.

Career Plan: A set of steps to be followed over a period of time to get a desired job.

Certificate: A credential given to students for completing a specified list of courses. Usually 60 or fewer credits. Its purpose is to certify that a student has developed expertise in a certain area. It may stand-alone or may be part of a degree program.

Correspondence Course: A class where students receive lessons in the mail and send completed assignments to instructors. See **Independent Study**.

Course Evaluation: A survey usually given at the end of a semester. Students give their opinions about the instructor and the course.

Course Load: The number of credit hours a student takes in each semester. In most schools 12 credit hours are the minimum to be considered a full-time student. The average course load per semester is 16 credit hours.

Course Number: Numbers assigned to courses to show their level of difficulty or depth/breadth of study. A 100-level course is less difficult or broader in scope than a 200-level course.

Credit: A system of measuring students' progress toward a diploma or a degree. For a semester, three hours of credit for one college class is common.

Credit Hour: A unit of academic credit that often represents one hour of class time per week for a period of study (semester, quarter, etc.).

Credit by Examination: A program through which many colleges grant course credit based on results of the Advanced Placement (AP) tests, the College-Level Examination Program (CLEP), Regents College Examinations (RCE) DANTES subject Standardized Tests (DSST), or other examinations developed by colleges.

Cumulative Record: A complete record of all courses and grades earned. The transcript is a copy of a student's cumulative record. See **Official Transcript**.

Curriculum: All the courses offered by a college for their programs of study.

DANTES: Defense Activity for Non-Traditional Education Support

Dean: The highest academic officer of a division, college, or school, such as Dean of Education.

Declare a Major: Officially tell a college your major or area of study.

Deferred Acceptance: The admissions decision is being moved to a later date. For example, if a student is not accepted early, he or she is reviewed during the regular process.

Deferred Admission: The practice of some colleges of allowing an accepted student to postpone enrollment for one year.

Degree: An academic title given to college graduates upon completion of a program or course of study, i.e. BA, BS, MA, or Ph.D.

Department: A specific area of study in a larger college or school. For example, French is a department in the School of Arts and Sciences.

Discipline: A field of study. See **Major**.

Dismissal: Students can be dismissed or expelled for consistently poor grades or breaking rules.

Distance Education: Classes taught via satellite or local television, through the Internet, by videotape or CD ROM, and by correspondence. Some may be regularly scheduled; others may be taken when most convenient for the student.

Division: A self-contained military unit in an army capable of sustained operations, including a headquarters and two or more brigades.

Federal Work-Study Program: A federally funded program that makes part-time jobs available to students with financial need.

Finals Week: Time at the end of the semester when classes do not meet and final tests or exams are given.

Financial Aid: Federal, state, college, and private programs which help students pay for college costs. Financial aid can be in the form of grants and scholarships, loans, or work-study programs.

Financial Aid Counselor: A college staff member who helps students and parents fill out financial aid forms and processes financial aid money.

Financial Aid Package: The final package of money for a student who has demonstrated need. It usually consists of loans, grants, campus jobs, etc. This package fills the gap between parent's contribution and the total cost of college.

Financial Need: The difference between the cost of education and what the family of the applicant can reasonably be expected to contribute.

Free Application for Federal Student Aid (FAFSA): The form used to file for financial aid for colleges.

Freshman: A student who has completed less than 30 hours of college credit.

Full-time Student: A student who carries a minimum number of credits or hours to be considered full-time by a college. The number of credits can vary from college to college, but is usually 12 credits per quarter or semester.

General Educational Development Tests (GED Tests): Tests that measure the knowledge and skills usually learned in high school. A person who passes the GED tests earns the equivalent of a high school diploma.

General Education Requirements: A specific group of courses in general academic areas (social science, fine arts, humanities, math, English, life and physical sciences) required for an associate's or a bachelor's degree.

Gift Aid: Financial aid that is not repaid, such as grants and scholarships.

Grade Point Average (GPA): The average of a student's course grades, generally based on a 4.0 scale.

Graduate Assistant (GA): A GA helps a professor with research or works for an academic department. GA's usually receive a salary and reduced tuition.

Graduation Requirements: High school requirements are established by local school districts and must include state standards. College graduation requirements are outlined in the college catalogue.

Graduate Student: A student who has received a bachelor's degree and is working on an advanced degree such as a master's or doctoral degree.

Grant: Awards based on financial need that do not require repayment. Grants are available through the Federal Government, state agencies, and educational institutions.

Guaranteed Reserve Forces Duty (GRFD): An ROTC program designed to attract cadets who are interested in obtaining a commission in one of the Reserve Components, such as the Army National Guard.

Master's Degree: An advanced college degree earned after a bachelor's degree, usually taking two years for a full-time student to complete.

Matriculate: To register or enroll in a college.

Mentor: A person who gives advice and help.

Merit Awards, Merit-based Scholarships: Monetary awards based on excellence in academics, leadership, volunteerism, athletic ability, and other areas determined by the granting organization, a college or university, an organization, or an individual. They are not based on financial need.

Minor: A student's secondary field of study or area of concentration. It can be related to the student's major or not and usually requires approximately 18 credits.

Mission: The primary task assigned to an individual, unit, or force.

Montgomery GI Bill (MGIB): An educational assistance program enacted by Congress to attract high quality men and women into the Armed Forces. The program is administered by the Department of Veterans Affairs; it provides education and training opportunities to eligible persons.

MOS: Military Occupational Specialty

National Merit Scholarships: A limited number of competitive scholarships offered by corporations and colleges. PSAT scores and other criteria determine winners.

Need Analysis Form: A form, filled out by the student and/or family members, used to determine the amount of financial aid the student can receive. The Free Application for Federal Student Aid is a need analysis form. See **FAFSA**.

NMSQT: See National Merit Scholarships, Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT).

Non-degree students: Students not pursuing a degree who have been admitted for special purposes or at the discretion of a director.

Non-matriculated: A student who has either not been admitted yet but is taking classes or has been academically dismissed. Under this category, a student may neither receive financial aid nor participate in an athletic program at that school.

Nonresident: Any student who lives out of state or does not meet specific state residency requirements.

Nontransferable Degree: A degree, usually an associate's degree, that cannot be counted as credit toward more education, like a bachelor's degree, at the same or a different college. See **Transferable Degree**.

Occupational Training: Education and training to prepare the student for a particular occupation.

Officer Candidate School (OCS): A military program that allows graduates to become commissioned officers.

Official Test Scores: ACT, SAT, and TOEFL results that are received directly from the testing service via magnetic tape reports or formal mail service.

Official Transcript: An official copy of a student's academic record that is sent directly by mail or fax from the registrar of a credit-granting institution to the college Admissions Office. It includes semesters attended, courses taken, grades received, and units or credits accumulated.

On-the-job Training: Training provided for employees while they are learning a job; employee creates a product or provides a service, while being trained.

Open Admission Policy (Open Door Policy): Admission policy where anyone with a high school diploma or its equivalent can take classes.

Orientation: Programs to help new students and parents get to know a school. Orientation usually takes place before or at the beginning of the school year.

Parochial School: A private school backed by a parish, church, or other religious institution.

Part-time Student: A student enrolled in a number of course credits or hours that are less than full-time, usually less than twelve credits per semester.

Pay and Allowances: Military pay plus allowances for food, housing, etc.

Ph.D.: See **Doctorate**.

Phi Beta Kappa: A national honor society recognizing academic excellence in liberal arts. See **Honoraries**.

PLAN: A test taken to prepare for the ACT. See American College Testing Program and Standardized Admissions Tests.

Portfolio: A file of materials created by a student that displays and explains skills, talents, experiences and knowledge gained throughout life.

Post/Base: A home station for military units.

Postsecondary Education: Education after high school at a public, independent, technical, community or junior college or university.

Pre-programs: Course sequences for undergraduate students to prepare them for graduate work in the same area. Examples include pre-law and pre-medicine.

Prerequisite: Beginning class that prepares students for a more difficult class.

Private College or University: A non-state-assisted college or university that relies on private funding, tuition, and fees.

Probation: A warning status given to students whose GPA falls below a certain minimum level; varies by school.

Program: Set of required courses for a degree in a major area of study.

Proprietary Schools: Colleges that are run as profit-making institutions. These colleges provide students with practical training in specific fields.

Prospectus: A booklet of general information about a college or program.

Provost: The college chief academic officer responsible for faculty and courses.

PSAT/NMSQT: A high school test that measures verbal and math skills and prepares students for the SAT I. It determines eligibility for the National Merit Scholarship. See **SAT**.

Public College or Universities: Schools supported by the state; the state pays part of the school's operation costs.

PX/BX: Military Post Exchange/Base Exchange

Quarter: A calendar used by some colleges. The quarter school year is broken down into four distinct periods, each lasting 10 to 12 weeks.

Quiet Floor/Hours: Part of a dormitory or hours during the day where students are expected to maintain a very low noise level.

Reading Days: Days between the end of classes and beginning of final exams. Students use these days to prepare for final exams.

Recruiter: A person who takes part in finding and enlisting people in a military force.

Regiment: A permanent brigade-sized unit in the Army consisting of two or three squadrons or battalions of soldiers divided into smaller troops or companies and under the command of a colonel.

Registrar: Person in a school who manages class schedules and academic records.

Registration: Paying fees and officially enrolling in classes for an upcoming grading period.

Remedial Course: A course that teaches skills that are needed to succeed in college courses. Many students learn these skills in high school. These skills are usually in the areas of math, writing, and reading.

Requirements: A set of conditions that must be met in order to do something, such as be accepted to a college, complete a degree, etc.

Reserve Component: A category of the Armed Forces of the United States where individuals serve on a part-time basis. They are not in full-time active service but are trained and ready to be called to periods of extended active duty.

Reserve Officers' Training Corps (ROTC): Each branch of the military sponsors an ROTC program. The program trains students in leadership and military science and prepares them to serve in the military as commissioned officers when they graduate from college. ROTC also offers financial assistance in exchange for a commitment to serve after graduation.

Residence Hall (Dormitory): A campus building where students live. Food service, social and educational activities are provided. Some schools require students to live in residence halls for a certain amount of time.

Residency Requirements: The minimum amount of time a student must live in the state to pay in-state tuition, which is lower than the tuition paid by out-of-state students.

Resident: A student who meets state residency requirements.

Resident Assistant (RA): A trained student who lives in a dormitory to coordinate programs and activities. RAs may also help students with problems.

Rolling Admission: Policy in which a school sends out acceptance letters to students as they are accepted.

Room and Board: The cost for living in residence halls or other campus housing (room) and receiving meals from the campus food service (board).

ROTC: See **Reserve Officer Training Corps**.

SAT: A standardized admission test published by the College Entrance Examination Board. This test concentrates on verbal, mathematical, and writing abilities and is given throughout the academic year at test centers. The maximum score for all sections combined is 2400. See **Standardized Admissions Tests**.

SAT Subject Tests: One-hour exams that test proficiency in 15 different subject areas. They are required by some schools in addition to the SAT. See **Subject Area Tests**.

Schedule of Classes: A list of classes being offered each semester.

School-to-Work: An effort to connect education to the work-world.

Scholarship: Financial aid awarded for academic and other achievements (music, athletics, etc.). Scholarships do not have to be paid back.

Semester: Calendar system used by most schools. Classes and grade reports are divided into two periods, each lasting about 15 weeks.

Semester Hour: See **Credit Hour**.

Seminar: A class that has a group discussion format rather than a lecture format.

Senior: A student who has completed 90 or more hours of college credit but has not received a bachelor's degree.

SGLI: Servicemembers Group Life Insurance

Servicemembers Opportunity Colleges (SOC): Colleges that participate in a program committed to the needs of military servicemembers.

Soldier: Somebody who serves in the Army or other military service.

Sophomore: A student who has completed 30 to 59 college credit hours.

Space Available (Space A): A category of travel that allows military personnel and sometimes their dependents to travel on military transportation when there are seats available.

Split Option Enlistment: Allows an individual to enlist in the ARNG as a high school junior, attend basic training in the summer after his/her junior year and return to school as a senior and drilling member of the Army National Guard.

Standardized Admissions Tests (SAT I, ACT, etc.): Tests designed to measure verbal and mathematical knowledge or skills that are used to predict achievement in college. The test score may be considered along with other factors for admission to the college.

Student Aid Report (SAR): Report of the government's review of a student's FAFSA. The SAR is sent to the student and released electronically to the schools that the student listed. The SAR indicates if the student is eligible for aid.

Student Body: All students who attend a particular school.

Student Center or Student Union: A building on campus designed for a variety of uses by students. A bookstore, dining facilities, administrative offices, game rooms, etc. may be located here.

Study Abroad: Programs where students go to school for some time in another country while making regular progress toward their diplomas or degrees.

Subject Area Tests: Standardized tests given by the American College Testing Program or College Board in specific high school subjects, such as biology, a foreign language, etc. Colleges look at these test scores when making decisions about course placement or admission to a specific program. Many programs do not require these tests.

Support Services: Services provided by most colleges to help students in areas such as academics, veterans affairs, adult and special needs.

Summer Session: A summer term of approximately six weeks.

Syllabus: An important document passed out by the professor at the beginning of a course that outlines the requirements, assignments, goals and objectives of the course.

Teaching Assistant (TA): See **Assistant Instructor**.

Tech Prep Courses: Classes in which material is taught in an active or applied manner.

Technical/Vocational Schools: Usually, but not always, private institutions which charge fees for education in specific skills and trades (secretarial, welding, etc.) Community colleges offer vocational training.

Tenure: Guaranteed employment status given to teachers and professors after successful completion of certain requirements within a certain time period.

Test of English as a Foreign Language (TOEFL): An English exam for foreign students used for admission purposes and for placement in college English classes.

Trade: An occupation requiring skilled labor, such as an electrician or tool and die maker.

Training: The instruction of personnel to increase their individual and collective capacity to perform specific military functions and tasks.

Transcript: See **Official Transcript**.

Transfer Courses: College courses giving credit that may be transferred to another college.

Transfer Student: A student who changes from one school to another. Grades and credits from the first school may or may not be counted at the second. Schools may not accept all the credits earned at another school.

Transfer Program: College program that prepares students to complete the degree at another college. Often junior, community and technical colleges have transfer programs to prepare students to continue their education at colleges and universities offering bachelor's degrees. These programs usually award associate's degrees.

Transferable Degree: A degree, usually an associate's degree, that can be counted as credit toward more education, like a bachelor's degree, at the same or a different college. See **Nontransferable Degree, Transfer Program**.

TRICARE: The Department of Defense medical program for members of the Armed Forces and their dependents.

Trimester: A calendar system used by some college that is made up of three 10-12 week periods.

Troop Unit: A unit of the Reserve Component Force that serves as a unit on mobilization or one that is assigned a mobilization mission.

Tuition: The cost of classes or credits at a school.

Tutor: Experienced adults or students who help others study a specific subject.

Unconditional Admission: Status given to students who meet all of a school's admission standards.

Undergraduate: Student working on a bachelor's degree.

Unit: A value that indicates the amount of college credit given for a course. See **Credit Hour**. A military organization.

Unit Training Assembly: An authorized and scheduled military training period of at least four hours. See **Drill**.

Upper Division Courses: Courses designated for the junior and senior years of college.

Upperclassperson: Student who is a junior or senior but has not yet received an undergraduate degree.

VA Work-Study: A part-time job opportunity that pays minimum wage to members who are eligible for MGIB benefits. The pay is free from federal and state taxes.

Veteran: Someone who has served in the Armed Forces.

Virtual Visit: The use of the Internet to investigate various colleges by looking at their home pages. A student can "tour" the college, ask questions via email, read school newspapers, and explore course offerings and major requirements.

Vocational College: See **Technical/Vocational College, Proprietary School**.

Wait List: A list of those students who will be admitted to a college or school only if an opening becomes available. Schools rank their wait lists in order of priority. Students are usually notified in May or June, if they are admitted.

Waiver: Exemption from a requirement such as class waiver or fee waiver.

Waiver to View Recommendations: The form many high schools ask their students to sign in which they agree not to review their teachers' recommendation letters before they are sent to the colleges or universities to which they are applying.

Warrant Officer: A military specialist in a particular field who holds a warrant granted by the Secretary of the Army.

Web-based classes: Classes held on the Internet instead of in a traditional classroom.

Web registration: Registration for classes through the Internet.

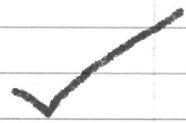
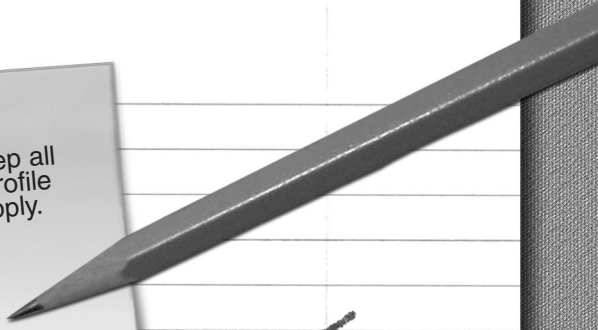
Withdrawal: The procedure that allows students to leave or disenroll from a class. It usually requires a specific form and appropriate signatures.

Work Study Program: See **Federal Work Study Program**.

SUPER SUGGESTION

Set up a binder or file where you can keep all supporting documents for the student profile and resume you will need when you apply.

- Courses and grades
- School activities
- School honors and awards
- Community honors
- Work and volunteer experience
- Outline of significant events in your life
- Athletics



REMEMBER!

SMART TIP

Set up a binder and make a detailed profile of your 6-10 schools (Get Organized Before You Apply, p.42; Decision Matrix, p.16).

HELPFUL HINT

Set up a file where you can keep information on schools you want to consider.

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