

# Unit 6:

# College Readiness



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# 1) COLLEGE AWARENESS



Attending college after high school is still considered the most traditional post-secondary pathway for many students, and many, if not most, careers require some level of college education. According to a Georgetown University study, 65 percent of all jobs in the economy will require post-secondary education and training beyond high school by 2020 (Carnevale, et al, "Recovery" 3). Of the estimated 55 million job openings in 2020, "35 percent of job openings will require at least a bachelor's degree; 30 percent of the job openings will require some college or an associate's degree; 36 percent of the job openings will not require education beyond high school" (Carnevale, et al, "Recovery" 5).

Early awareness of college and education on the variety of options is necessary to ensure post-secondary and college success for students. Working with students (and families) beginning as early as fifth grade to gain information, skills, and resources needed to successfully participate in higher education has become more of a focus in recent years and is a strategy that OST programs can employ to support student success.

The primary goal of early awareness activities and college readiness initiatives is to create the expectation for all students that they can, and will, go to college and to help prepare them with the information and resources necessary to get there. Early college awareness activities and strategies should be designed to educate youth and families on types of college experiences and prepare them for college selection, admissions, financial aid, and what to expect. Beginning

as early as possible with college awareness activities and education increases the likelihood that students will be prepared when the time comes to begin actively pursuing post-secondary options. It is important to begin integrating college awareness into programs and education as early as elementary school for students because in middle school they will, in many cases, begin making choices that start them down the path toward college.

College awareness becomes even more important when working with low-income or first generation students because oftentimes these students lack the awareness of the “costs of college, the availability of student aid, the job market, or the economic gains of college attendance. When low-income students aren’t fully aware of the benefits of college or the availability of resources to help them complete college, they already start further behind on the path to college than their higher-income peers” (Glaser and Warick 4). Check out the resources below to learn more:



- [The Potential of Career and College Readiness Exploration in Afterschool Programs](#), American Youth Policy Forum
- [What Does the Research Say about Early Awareness Strategies for College Access and Success?](#), National College Access Network
- [Benefits of Promoting College Awareness for Low Income Middle and High School Students](#), California State University, Monterey Bay Capstone Projects and Master’s Theses

## HOW TO PROMOTE COLLEGE AWARENESS IN YOUR OST PROGRAM

### 1. Develop partnerships with local colleges and universities.

Developing partnerships with local community colleges and universities can help you learn more about the college experience and related processes to be able to pass on that information to students and families. These partnerships may also lead to the development of opportunities to benefit youth directly such as tours, shadowing opportunities, and even college credit. Having staff from your organization serve on committees or advisory groups at local institutions is a great way to get more involved in the college community in order to benefit your families.

### 2. Design activities for youth and their families related to college awareness.

Organize workshops, events, and activities that include both students and their families to engage them in the college planning process together. Plan activities to inform families about the variety of college experiences, affordability, scholarships

## HOW TO PROMOTE COLLEGE AWARENESS IN YOUR OST PROGRAM

and financial aid opportunities and processes, and how to make the most of high school in preparation for college. Integrate specific college awareness activities into your curriculum. See the “Guiding Youth Through College and Career Decisions” section of this toolkit and the resources listed below under “General College Awareness Resources” for specific college awareness activities you can implement.

### **3. Create opportunities to experience college.**

Experiences such as college visits and campus tours, shadowing a college student, and sitting in on college classes will be beneficial in the college awareness process to help students envision themselves as college-going. Hosting a panel of current college students to share information about their college experiences and the importance of preparation can also be worthwhile.

### **4. Provide financial literacy education for youth and families.**

You can help demystify the options for paying for college by hosting financial literacy and financial aid events and activities for youth and their families. Invite experts to present financial planning information, build a resource library for scholarships and aid information and opportunities, build financial literacy activities into your program, and connect families to college financial aid directors and advisors.

### **5. Offer help with the college application process.**

Providing assistance to students and families in the actual college application process as well as applying for scholarships, loans, and grants would be a huge help. Building these activities and processes into your program can also be hugely beneficial. This could also be designed as more of a concentrated effort to occur during a College Application Week or similar. Recruiting volunteers who have experience with the process would help in off-setting the workload and allow you to potentially help more people in this process.

*\*This list was adapted from [Oregon GEAR UP “Raising Awareness”](#)*

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## General College Awareness Resources

The following resources contain information and specific activities that can be used to design your curriculum, program, or events to support college awareness with your students and families.

- [College Advising Essentials](#), College Board
- [College & Career Planning Support for Educators](#), College Board
- [College & Career Planning Support for Families](#), College Board
- [College Basics](#), College Board
- [College Awareness Games and Activities](#), Oregon GearUP
- [My Future, My Way: First Steps Toward College, A Workbook for Middle and Junior High School Students](#), Federal Student Aid
- [About College](#), CareerOneStop
- [College U: College Curriculum for Middle School](#), NYC DoE
- [Family U: Middle School Curriculum](#), NYC DoE
- [Step by Step: College Awareness and Planning for Families, Counselors and Communities](#), National Association for College Admission Counseling (NACAC)
  - Includes Middle School Curriculum, Early High School Curriculum, Late High School Curriculum, and Parent / Guardian Workshops
  - [Step by Step: College Awareness and Planning Elementary School Curriculum](#), NACAC
- [Early College Awareness Activities: Bringing Higher Education to Younger Students](#), EverFi
- [Unit: Exploring College Options](#), Khan Academy
  
- [College Knowledge Games and Activities](#), GearUP Washington
- [The ABCs of College Posters](#), Oregon GEAR UP
- [Help Your Child Make College a Reality: A Family Guide to College Planning](#), College Board
  
- [College Preparation Checklist](#), Federal Student Aid - U.S. Department of Education



## 2) FIRST-GENERATION COLLEGE STUDENTS



A 2010 study, conducted by the U.S. Department of Education, estimated that nearly 50 percent of those attending college were students whose parents did not graduate from college. Research shows that those students whose parents have only earned a high school diploma are significantly less likely to graduate from college than their peers whose parents earned at least a bachelor's degree ("First Gen. College Student Opportunities..."). Only 9 percent of students from low-income families earn a bachelor's degree by age 24, compared to 77 percent from high-income families ("Statistics for First Gen. College Students"). However, those first-generation students who do graduate from college report positive outcomes throughout their college experience and into their careers ("First Gen. College Student Opportunities...").

First-generation college students can be from low-income families or middle- or high-income families without college-going parents. Some of these students have parental support for their higher education plans and others are under pressure to enter the workforce upon high school graduation. These students are often unaware of their higher education options and may have a lot of misinformation about what college is like, whether or not it is for them, and its costs ("First-Generation Students").

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First-generation college students face a number of barriers. For starters, they have to make it to college, and the pathway can begin as early as middle school by learning about the available options, exploring careers of interest, and getting serious about academics in high school. However, once they reach college, even more barriers await them as they are often lacking college readiness, financial stability, familial support, and self-esteem (Falcon). You can read more about the challenges facing first-generation college students in the following resources:

- [Challenges for First-Generation College Students: A Firsthand Account and Expert Advice for Overcoming Them](#), Peterson's
- [First Gen Challenges and Triumphs](#), Huffington Post
- [The Challenge of the First-Generation Student](#), The Chronicle of Higher Education
- [Breaking Down Barriers: First-Generation College Students and College Success](#), League for Innovation in the Community College
- [5 Big Challenges for First Generation College Students](#), verywellfamily.com
- [Understanding the Challenges Facing First-Generation College Students](#), Faculty Focus

## HOW TO HELP PREPARE FIRST-GENERATION COLLEGE STUDENTS

**1. Identify your first-generation youth early** to begin talking with them and their families about their options and how to navigate the options as they are early in their high school career.

**2. Involve the family** in researching colleges and universities, specific careers of interest, and financial support.

**3. Offer additional help** when it comes to college searches, selection, and application. Help explain terminology to youth and their families that may be unfamiliar and help guide them to finding a good fit.

**4. Provide opportunities to learn more** about the college experience through field trips and school visits, mentors or guest speakers who have gone to college (bonus if they were a first-generation college student themselves!), or near-peer partners with first-generation students who are alums of your program or from your community.

**5. Work with schools and other organizations** to find opportunities and support these youth and their families throughout the process.

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## First-Generation Student Resources

- [Defining First-Generation](#), Center for First-Generation Student Success
- [Prepping first-gen college students begins in high school](#), EducationDive
- [College Prep for First-Generation Students](#), Edutopia
- [First Generation Foundation](#)
  - Connecting first-generation students to colleges and universities and organizations dedicated to helping 1st Gen students succeed
- [Rise First](#)
  - An online community for first-generation student achievement
- [First-Generation College Students](#), Towson University
  - Note: most colleges and universities in Maryland have similar resources for their first-gen students
- [40 Great Scholarships for First-Generation College Students](#), Great Value Colleges
- [How to Succeed as a First-Generation College Student](#), Pearson
- [I'm First](#)
  - An online community for first-generation college students, and their supporters.





### 3) SUPPORTING DACA RECIPIENTS AND “DREAMERS”



Created during the Obama administration, **Deferred Action for Childhood Arrivals (DACA)** is a U.S. immigration policy that provides temporary relief from deportation (deferred action) and work authorization to certain, young, undocumented immigrants brought to the United States as children. There have been nearly 800,000 DACA recipients who have been enabled to work lawfully, attend school, and plan their lives without the threat of deportation (American Immigration Council). DACA does not provide permanent legal status, must be renewed every two years, and does not offer a pathway to citizenship for those who are eligible.

In 2017, the Trump administration attempted to rescind the DACA program and was challenged by U.S. district courts in California, New York, Maryland, and the District of Columbia. The Supreme Court agreed to review the challenges of these courts and, in June 2020, the Supreme Court ruled in a 5-4 decision that the Trump administration's attempt to terminate DACA was unlawful, citing that the administration failed to properly explain its decision or consider alternatives to a full rescission of the program and was in violation of the Administrative Procedure Act (APA) (American Immigration Council). Following this decision and a federal court order, DACA was technically reinstated. However, a new memorandum, issued June 28, 2020 has made significant changes to DACA, and as a result, renewals will need to be done

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annually instead of every two years for existing DACA recipients, pending and future first-time DACA applications will be rejected, and the initiative is being reviewed and reconsidered in its entirety (American Immigration Council).

**The Development, Relief, and Education for Alien Minorities Act (DREAM Act)** was first introduced in 2001, and gave us the term “DREAMers” for young, undocumented immigrants. With a goal of providing a pathway to legal status for undocumented young people who came to the United States as children, at least ten versions of The DREAM Act have been introduced in Congress since 2001, with bipartisan support for each, yet none has become law. The most recent proposal,

**The American Dream and Promise Act of 2019**, would provide current, former, and future undocumented high-school graduates and GED recipients a pathway to U.S. citizenship via college, employment, or service in the Armed Forces.

For more information on DACA and related news, check out these resources:

- [What is DACA and Who are the DREAMers?](#), Anti-Defamation League, June 2020
- [What is DACA? And Where Does it Stand Now?](#), New York Times, July 2020
- [The Dream Act: An Overview](#), American Immigration Council, August 2020
- [DACA, Explained](#) (Video), Vox, September 2017

## “DREAMers” and College

Colleges and universities hold their own policies about admission of undocumented students, some deny admission, while others allow it. However, the cost of attending can be prohibitive because these students are ineligible for federal aid and if students are unable to prove legal residency in a state, they are often charged the out-of-state or international-student tuition rates. To help make college more accessible and affordable to undocumented students, 19 states (including Maryland) have passed legislation that offers the opportunity to receive in-state tuition. Maryland residents are eligible for in-state public tuition rates regardless of immigration status, provided they meet certain criteria.



Maryland law (SB 167) requires students to first attend a community college prior to qualifying for in-state tuition at a four-year institution. **To qualify for in-state tuition at a community college, students must meet the following conditions:**

1. Attended a Maryland secondary school for a least three years
2. Graduated from a Maryland high school or received a GED
3. Register at a MD community college within 4 years of high school graduation or receiving GED
4. Provide documentation that the student or the student's parent or legal guardian has filed a Maryland income tax return annually for three years the individual attended a high school in the State

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To qualify for in-state tuition at a four-year college or university, a student must earn an associate's degree or complete 60 credits at a Maryland community college before transferring. The student must also meet the following conditions ("Maryland Enacted Legislation..."):

1. Meet all other conditions for in-state tuition eligibility at community colleges
2. Sign an affidavit stating that they will apply for permanent residency within 30 days of becoming eligible
3. Register at a public four-year institution within four years of finishing a community college degree (or 60 credits)
4. Provide documentation that the student or the student's parent/legal guardian has filed a Maryland income tax return annually since the student entered community college.

## Unaccompanied Minors and Refugee Youth

Families often flee to the United States to seek political asylum and escape violence and oppression in their home countries and are considered to be refugees. In recent years, the number of youth under the age of 18 crossing into the U.S. from Central America without their parents has been increasing. These youth, considered "unaccompanied alien children" are often caught by border patrol or the Department of Homeland Security and placed under the care of Health and Human Services. You may encounter youth in either of these categories in your OST program and the following resources provide information on the rights of these youth and how to support them.



- [Supporting Refugee Children and Youth: Tips for Educators](#), National Association of School Psychologists
- [Unaccompanied Children in Schools: What You Need to Know](#), Colorin Colorado
- [Information on the Rights of Unaccompanied Children to Enroll in School](#), U.S. Department of Education
- [Financial Aid and Undocumented Students](#), U.S. Dept. of Education
- [Across the Border and Into School](#), The Atlantic
- [Immigrant and Refugee Children: A Guide for Educators and School Support Staff](#), Learning for Justice



### COVID-19 RESOURCES FOR IMMIGRANT COMMUNITIES

- [Tangible Support for Immigrant Communities During COVID-19](#), ImmigrantsRising.org
- [COVID-19 Resource Page](#), Justice for Immigrants

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## WAYS TO SUPPORT UNDOCUMENTED YOUTH

1. Be aware that youth in your program may be undocumented.
2. Understand DACA and be knowledgeable about the program and current requirements.
3. Ensure your staff are familiar with the options available to DREAMers in their pursuit of college and career.
4. Connect youth to resources (those listed below are a good starting point).
5. Engage families in the process as much as possible through resources (see below) and events.
6. Keep a file of resources on hand to give to students or families as needed.
7. Utilize translation services to ensure clear communication with youth and families.
8. Make it known in your community that you are a safe place for resources and programs for immigrant and undocumented youth and families.



### Using Translation Services

As a support to undocumented youth in your programs and their families, as well as those with Limited English Proficiency, it is recommended to use a translator to ensure clear communication between your program and families. Communication with families in languages they understand creates a welcoming community, fosters a strong relationship between the program and families, and enables families to be active participants in their child's education and development, all of which provide a solid foundation for student success.

If you are able to find a translator in the community, that may be best because they may already know the family and be invested in the relationship you are trying to build and maintain. However, you may not be able to find a translator in your immediate community. The following resources will help you find a translator to work with and learn more about what to expect when working with a translator or interpreter.

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## Translation Resources:

- [Collaborating with Interpreters](#), American Speech-Language-Hearing Association (ASHA)
- [National Language Service Corps](#)
- [National Virtual Translation Center](#)
- [Directory of Translators and Interpreters](#), American Translators Association
- [Tools and Resources for Ensuring Meaningful Communication with Limited English Proficient Parents](#), U.S Department of Education
  - [Page 8 of this resource](#) contains a list of federal resources, more information on translation and interpretation services, and national organizations and associations for both.
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## Resources to Support Undocumented Youth

According to [TheDream.us](#), there are **1,300,000 undocumented youth eligible for DACA** and of those 98,000 graduate from high school. However, only 5-10% of those graduates enroll in college because they get no federal aid. Here is an extensive list of resources that OST programs can use to help support undocumented youth on their college and career journey.

- [How Afterschool Programs can Support their Immigrant Students, Families, and Community](#), Afterschool Alliance, 2017
- [Career Readiness for Undocumented Students](#), UCI Division of CareerPathways
- [Resource Guide: Supporting Undocumented Youth](#), U.S. Department of Education, 2015
- [College Guide for DACA & Undocumented Students](#), BestColleges.com
- [List of Scholarships & Fellowships](#) that don't require proof of citizenship or legal permanent residency via ImmigrantsRising.org
- [English Learner Tool Kit](#), U.S. Department of Education
- [Scholarships for DACA Recipients & Undocumented Students](#), Get Schooled
- [Guide to Online College for Undocumented Students](#), Affordable Colleges Online
- [Income and Career Alternatives for Undocumented Students \(Webinar\)](#), ImmigrantsRising
- [TheDream.US](#)

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- The largest college access and success program for DREAMers. Scholarships, resource guides, and more available on their website.
  - [Resources](#) - Tons of resources, guides, and information for DREAMers and those who educate and support them.
  - [Guide on the Educational Rights of Immigrant Students](#)
  - [15 Things Educators Can Do To Protect Undocumented Students and Their Families](#) - 15 concrete things educators, school support staff, and communities can do to help protect undocumented students and their families.
  - [Immigrant and Refugee Children - A Guide for Educators and School Support Staff](#) - A guide created for educators, school support staff and service providers who teach, mentor and help open the doors of opportunity for undocumented youth and unaccompanied and refugee children currently living in the United States.
  - [Informed Immigrant’s Educator Guide](#) to supporting undocumented students and their families
  - [Home is Here Educator’s Guide](#)
    - A guide for educators in a Post-DACA, Covid-19 crisis world that includes information on what educators can do, ways to take action and a resource library, including lesson plans for grades K-12 for talking to students about the lives of undocumented people.
  - [United We Dream](#)
    - The largest immigrant youth-led community in the U.S. aiming to empower people to develop their leadership and organizing skills, and develop youth-led campaigns at the local, state, and federal levels to fight for justice and dignity for immigrants and all people.
    - [UWD #HereToStay Toolkit for Educators](#) - Designed to help undocumented students and educator allies work with their institutions to increase the resources and support systems available to undocumented students.
  - [College Advising Guide for Undocumented Students](#), Illinois Association for College Admission Counseling



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## Resources to Support *Families* of Undocumented Youth

Supporting the families of youth in your programs who are undocumented is a crucial component of supporting youth themselves. The more families are in the know about DACA and related issues the more support youth will have as they pursue post-secondary opportunities.



- [Steps to Apply for DACA For the First Time](#), ImmigrantsRising.org
- [Steps to Renew DACA](#), ImmigrantsRising.org
- [Help for Immigrant Families: Guidance for Schools](#), Immigrant Legal Resource Center
- [U.S. Citizenship and Immigration Services](#)
  - A government agency who administers the nation’s lawful immigration system. A search for “DACA” on this site accesses the latest information on the act and related resources.
- [National Immigration Law Center \(NILC\)](#)
  - One of the leading organizations in the U.S. dedicated to defending and advancing the rights of immigrants with low income. Here is [NILC’s DACA Information Page](#)
- [Immigrant Legal Resource Center’s DACA information and resources](#)
  - ILRC provides civic engagement opportunities to immigrants, legal assistance, and policy and advocacy to strengthen immigrant communities.
- [National Immigration Legal Services Directory](#)
  - Maryland organizations that can provide a variety of legal services to immigrants
- [CASA](#)
  - An organization working to organize, advocate for, and expand opportunities for Latino and immigrant people in Maryland, Pennsylvania, and Virginia through employment placement, workforce development and training, health education, citizenship and legal services, and financial, language, and literacy training.

# 4) COLLEGE SEARCH



## Public vs. Private Colleges and Universities

When searching for colleges of interest, one of the decisions that students will have to make is whether or not they want to attend a public or private institution. The main difference between the two is in how they are funded. Public universities were founded by state governments to bring college education opportunities to their residents and funding is largely provided by state governments. This often results in lower tuition, particularly for in-state students.

Private colleges, however, do not receive state funding and their funding comes from tuition and private donors. Because they don't receive state funding, private institutions generally have higher tuition costs. Each has their benefits and drawbacks and one is not "better" than the other, just a "better" fit for each individual. Check out the video "[Comparing Public vs Private Colleges](#)" to learn more.

### Resources on Public vs. Private Colleges and Universities:

- [Public University vs. Private College](#), Petersons
- [How to Choose Between Public or Private College](#), College Raptor
- [Public or Private College? Weigh the Pros and Cons](#), FastWeb
- [Public vs. Private College: Understanding the Differences](#), College Initiative
- [Private Colleges Fact File](#), National Association of Independent Colleges & Universities



## COMPARING PUBLIC AND PRIVATE COLLEGES & UNIVERSITIES

	PUBLIC	PRIVATE
<b>SIZE</b>	Public universities can be quite large, serving an average of 6,445 undergraduate students (Moody, "10 Colleges...").	The average enrollment at private colleges tends to be smaller than public universities, around 1,920 students ("Quick Facts").
<b>TUITION</b>	In 2020-21, the average public university tuition for in-state students was \$10,560 and \$27,020 for out-of-state students ("Trends in College Pricing").	The average cost of tuition at private colleges for the 2020-21 academic year was \$37,650 ("Trends in College Pricing").
<b>DIVERSITY</b>	Public colleges and universities admit higher numbers of in-state students.	Private colleges attract students from all over the country and world.
<b>STUDENT LIFE</b>	Public colleges, that are larger in scale, will offer more social, athletic, and academic activities.	Private colleges will offer student activities but will have fewer options, depending on the size of the school.
<b>CLASS SIZE</b>	Larger class sizes, some as large as 200 students in a lower-level lecture course, will be common at public colleges and universities with larger student bodies.	Smaller class sizes commonly found at private colleges offer easier access to professors and more student participation.
<b>DEGREE OFFERINGS</b>	The degrees and programs offered will be much greater at large, public universities and cover a wider variety of options.	Private colleges generally offer fewer degree and program options and may have a specific focus in their offerings (such as liberal arts or technology and engineering.)

# Historically Black Colleges and Universities (HBCUs)

Recognized as part of the Higher Education Act of 1965 as amended, Historically Black Colleges and Universities (HBCUs) are defined as “any historically black college or university that was established prior to 1964, whose principal mission was, and is, the education of black Americans, and that is accredited by a nationally recognized accrediting agency or association determined by the Secretary [of Education] to be a reliable authority as to the quality of training offered or is, according to such an agency or association, making reasonable progress toward accreditation” (“WHIHBCU”).

## Did you know that...

- 25% of Black graduates earn their degree at an HBCU
- 50% of Black public school teachers graduate from an HBCU
- 50% of all future Black lawyers graduate from an HBCU
- 80% of all Black judges graduated from an HBCU
- 38% of all Black healthcare professionals graduated from an HBCU
- 41% of all degrees in STEM fields (science, technology, engineering, and math) were earned by Black students who graduated from an HBCU (“What is an HBCU?”)



Click [HERE](#) to see a map of all the HBCUs in the country!

Following the Civil War, these institutions were established to meet the educational needs of Black students who had previously been refused access to higher education. More than 100 HBCUs exist across 19 states in the U.S., the District of Columbia, and the U.S. Virgin Islands and still play a very important role in modern society. Elwood L. Robinson, Chancellor of Winston-Salem State University, has stated, “Our value is in the ‘HBCU experience.’ We provide a culture of caring—a culture that prepares students to contribute to their communities, a culture that builds confidence and that gives them the essential skills they need to cultivate a career. That is a culture that is good for everyone and can help bridge the academic achievement gap that exists in America today” (“The History of HBCUs”). Though their original mission was to provide educational opportunities for Black students, HBCUs have served students regardless of their race, ethnicity, or economic status.

**HBCU First** houses a list of every HBCU by state that includes links to the school’s website, video about the school, student testimonials, and more. The links below are more resources to learn more about HBCUs!

- ◇ [What is an HBCU & Why Are They Important?](#), Affordable Colleges Online
- ◇ [Why America Needs its HBCUs](#), The Atlantic
- ◇ [HBCUs](#), Blackout Coalition
- ◇ [The Hundred-Seven](#)
- ◇ [White House Initiative on Historically Black Colleges and Universities](#), U.S. Department of Education
- ◇ [HBCU First](#)
- ◇ [HBCU Lifestyle](#)



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# International Universities

Studying internationally for all or part of one's college experience might be of interest to your students. International universities are funded by the governments of many countries, controlled by those governments, and formed by regional and international organizations. Public international universities have a specific designation as such issued by the [International Association of Universities](#) (IAU). International study, no matter what form it takes, can provide a lot of value and richness in one's college experience, but should not be considered lightly.



Opportunities offered by these institutions often come in the form of study abroad programs, but they also offer full degree programs where students would enroll full-time at an international university. While these two options may seem similar, they are actually quite different. An article from U.S. News, [3 Differences Between Studying Abroad, Pursuing a Degree Overseas](#), highlights some key differences that students should factor in when considering international study experiences:

- ▶ **Curriculum:** Curriculum designed as part of a study abroad program, where U.S. students would be attending school internationally for a semester or year, are often designed by the home college, not the international university. When pursuing a degree abroad, the curriculum may not adhere to U.S. standards (not because it is inferior) and may be more targeted toward a specific major rather than focusing on general education requirements.
- ▶ **Sociocultural Experience:** Short term study abroad programs are designed primarily for U.S. students and may not offer as culturally immersive an experience as spending a few years living in another country completing a degree program at an international university.
- ▶ **Cost:** Study abroad programs vary in cost depending on the inclusivity of the package being offered and the cost of living in the host country. Pursuing an international degree may actually be less expensive than the same degree at an American university, as many international schools have lower tuition costs than their American counterparts. However, airfare and travel costs back and forth to the U.S., lodging, food, and entertainment are all additional costs that would need to be factored into a multi-year program abroad.

## Resources on International Study:

- [International Association of Universities](#)
- [U.S. Students Who Should Weigh a Degree Abroad](#), U.S. News
- [4 Ways to Narrow an International College Search](#), U.S. News
- [Best Global Universities](#), U.S. News
- [Most Popular International Universities Among U.S. Students](#), CollegeChoice.net

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- [Generation Study Abroad Initiative](#), Institute of International Education
  - [Passport Study Abroad](#) - an online directory of Study Abroad programs, Institute of International Education
  - [Study International](#)
  - [Foreign Universities vs. U.S. Colleges: What You Need to Know](#), College Express

## Community Colleges

Community colleges (sometimes known as junior colleges) are higher education institutions that offer affordable educational opportunities to students. Most community colleges offer associate degrees as the highest level of education, but they also offer certifications and job training for continuous education. Many students choose to attend community college following high school before transferring to a 4-year college or university to pursue a bachelor's degree.

The biggest differences between community colleges and 4-year colleges and universities are the types of degree programs offered and that nearly all community colleges are 'open-access' which means that they accept nearly all applicants. Community college students tend to be older as a result of the certification and continuous education training programs offered and many students are attending school on a part-time basis. Additionally community colleges typically do not offer any on-campus housing or living facilities, meaning most students are commuting to campus.

On the next page, you will find a graphic comparing the benefits and drawbacks of attending a community college. As always, this option will work better for some students, but might not be the right choice for others!

### Resources on Community Colleges:

- [American Association of Community Colleges](#)
- [Reasons to Consider Community College](#), U.S. News
- [Everything You Need to Know about Community Colleges](#), U.S. News
- [Community Colleges: FAQs](#), College Board
- [Pros and Cons of Community Colleges](#), Scholarships.com
- [7 Pros and Cons of Community College, From Cost to Classes to Campus Social Life](#), Huffington Post
- [Why Starting at a Community College is Better \(And Why It's Not\)](#), Forbes



## Benefits to Community College

**Cost of Tuition:** Tuition costs at most community colleges are less expensive than tuition at a 4-year college or university. This can be a major benefit if a student is unsure what they'd like to study or can't afford a 4-year school right out of high school.

**Flexible Schedule:** For students who plan on working while attending college, community colleges often offer the most flexibility in class schedules to accommodate working individuals.

**Opportunity to Explore Majors:** Not all students will know what major they'd like to pursue in college when they graduate high school. Attending community college and trying out a variety of classes in different majors is a much less expensive option than doing the same at a 4-year college or wasting money on a major they're not really interested in. Attending community college allows students more time to select the career and continuing education path that is a good fit for them.

**Smaller Class Size:** Class sizes are typically smaller at a community college than larger, public universities. This could be a great advantage to those students who need more face-time with professors and instructors or more support in a classroom. This also means that instructors have more opportunity to learn more about their students and more class participation.

**Qualified Instructors:** Community colleges offer a mix of less experienced instructors who are eagerly beginning their careers and those who have longer, more impressive resumes. A major difference among the teaching staff at a community college versus a 4-year college or university is that they are focused on teaching rather than research.

## Drawbacks to Community College

**Limited Degree Options:** Typically community colleges only offer degrees as high as an associate degree, in addition to certificates and other professional training. If students are seeking a bachelor's degree or higher, they will have to transfer to a 4-year college or university.

**Lack of Campus Life Activities:** Since community colleges are typically smaller schools with a large commuter population, their campus life activities are often limited. Some clubs and organizations exist on community college campuses, but it is far less than one would find at a 4-year university.

# COLLEGE MATCHMAKING

Researching and selecting a college or university that's a good fit for you is a challenging and overwhelming task for students to undertake. There are some really helpful tools and processes that have been developed to help students along the way and assist them in picking a school that will be best for them.

START  
HERE

## [Quick Guide: Starting Your College Search](#), College Board

There are thousands of colleges and universities students can choose from. This guide aids students in the initial phases of their search and includes information on everything from talking to your family about their experiences and thoughts to visiting a campus to get a sense of what college looks and feels like.

STEP  
2

## [College Search Step-by-Step](#), College Board

This interactive guide leads students through a series of questions on topics related to college choice including kinds of colleges, location, campus setting, cost, majors, and learning environment. After responding to the questions, the tool generates a College Snapshot that provides a summary of responses and suggestions for what to do next based on the results.

STEP  
3

## [BigFuture College Search Tool](#), College Board

This tool is a free college planning tool that helps students research and make decisions about college from their first thoughts about college all the way through their first day on campus. The tool was created with input from college admissions officers, college counselors, families, and students in order to provide the information and guidance necessary to successfully move through the college planning and application process.

Using the output from the College Matchmaking search guide on the previous page, students can then complete a more comprehensive search and conduct deeper research to find out more information about schools they might be interested in. This tool provides information on test scores and selectivity, type of school, location, campus and housing, majors and learning environments, sports and activities, academic credit, paying, additional support programs, and diversity.

## COLLEGE FAIRS

Attending college fairs is a great way to learn more about the wide variety of colleges and universities available and to practice conducting school research. As an OST program, you can organize visits to college fairs and help students find virtual college fairs to participate in. You could even organize an in-person or virtual college fair for your students to expose them to the options available to them. Use the [College Fair Questions Student Resource](#) to help students become familiar with and practice the questions they should ask of college representatives.

The following resources will further help with college fair preparation:

- [College Fair Checklist](#), College Board
- [How to Prepare for College Fairs](#), College Board
- [Three Steps to Making the Most of a Virtual College Fair](#), Common App
- [Virtual College Fair Events](#), NACAC
- [Organizing a College Fair](#), College Board



## Resources for College Matchmaking

- [Student Search Services](#), College Board
- [How Do You Choose a Career College?](#), Petersons
- [Academic Program Inventory](#), Maryland Higher Education Commission (MHEC)
  - Search for programs offered at colleges and universities in Maryland
- [BigFuture Live](#), College Board
  - Virtual events where career experts and college reps will answer your questions about taking the best first step after high school
- [The Best College Planning Apps for Teens in High School](#), Parenting Teens & Tweens

# COLLEGE VISITS

In these digital times we live in, it can be tempting to skip the traditional in-person college visits for any number of reasons. However, this is still an important part of the college search process that should not be skipped, if possible.

Exploring a college campus physically can tell someone a lot about the school they may not otherwise learn. Virtual campus tours have become very popular and can be used to give students a general feel of college campuses across the country. Virtual campus tours would also be a great tool for narrowing down a student's options by visiting schools virtually and deciding if they are interested in visiting in-person.

## How to Help Youth Prepare for College Visits

1. Prior to scheduling any in-person visits, have students conduct virtual campus tours of the colleges and universities they are most interested in. Use the [Virtual Campus Tour Summary](#) to help them organize their research.
2. Watch this video, [What to Look For In a College Visit](#), to give students an idea of what to look for when they visit colleges.
3. Once students have scheduled in-person college visits, review the [College Visit Guide](#) with students to help prepare them for a college visit.
4. Then, share the [College Visit Checklist & Summary](#) with students and help them identify all of the "must-do" activities and research during their visit.
  - Alternatively, you can use the [Campus Visit Scorecard](#) from College Board.
5. Invite students to reflect on their college visit and share with the group what they've learned and about their experience.





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## Resources for College Visits

- [The Importance of the College Visit](#), College Transitions
- [Campus Exploration Activity Checklist](#), YouthBuild
- [Tips for an Effective College Visit](#), U.S. News
- [Get the Most Out of Your College Visits](#), The Princeton Review
- [Campus Visits: Before You Go](#), College Board
- [Campus Visit Checklist](#), College Board
- [Campus Visit Scorecard](#), College Board
- [Planning for College Tours - Tips for Students with Health Conditions and Physical Disabilities](#), Accessible College

## Resources for *Virtual* College Visits

- [ECampus Tours](#)
- [Virtual Tours](#), Princeton Review
- [Campus Tours](#)
- [How to Choose Colleges with Virtual Tours](#), New York Times
- [How to Make the Most of Virtual College Tours](#), U.S. News
- [How to Plan Your Virtual College Visits](#), Lifehacker
- [Virtual College Tour Scavenger Hunt](#), Brilliant Pathways
- [Go On a Virtual College Visit](#), ACT
- [Assessing Virtual College Tours for Students with Physical Disabilities & Health Conditions](#), Accessible College



# COLLEGE RETURN ON INVESTMENT



There's no question that the cost of attending college is quite an investment and, as with any investment, it is important to ask what the return on investment is or, in other words, if you're getting what you pay for. Families and students are increasingly concerned about the return on investment, or ROI, for pursuing a college education. Understanding how much a degree will cost you for a specific major at a specific school, how that cost compares to the salary you will earn in the career you pursue, and whether or not those costs make financial sense is a smart consideration all students should be taking into account as part of their college search. This consideration can be as simple as figuring out how much money one would earn in their desired career and then deciding how much they'd be willing to spend to prepare for that career. For example, pursuing a degree at a \$150,000 private college to become a teacher making a \$35,000 salary probably does not make much financial sense.

Georgetown University's Center on Education and the Workforce ranked the ROI of 4,500 U.S. colleges and universities and found that "bachelor's degrees from private colleges, on average, have higher ROI than degrees from public colleges 40 years after enrollment. Community colleges and many certificate programs have the highest returns in the short term, 10 years after enrollment, though returns from bachelor's degrees eventually overtake those of most two-year credentials" ("Ranking ROI...").

## Calculating College Return on Investment (ROI)

The article, "[College ROI Calculator: How to Determine Your Degree's Return on Investment](#)," identifies a four-step process to figuring out the ROI on a college investment:

1. Evaluate whether or not a degree is necessary. While controversial, a degree may not be required for a student's desired career path. Knowing this and knowing that the alternative path to that career is can save thousands of dollars.
2. Research career starting salaries. It is crucial to know how much money is typically earned when starting a new career so that informed decisions can be made about college education. This is a critical step in the college search process.
3. Compare starting salary to college costs. Deciding how much one is willing to spend on a college education can (and should) be a huge deciding factor in the college search process and should be based on the knowledge of their desired career's starting salary.
4. Find the most affordable path. Taking the time to compare schools, degree programs, and costs is the second most important step in this process. With a little time and research, students will likely be able to find a program at a price they're willing to pay.

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## Resources on College ROI:

- [A First Try at ROI: Ranking 4,500 Colleges](#), Georgetown University
- [Colleges with the Best ROI](#), BestColleges.com
- [College Tuition vs Investing: Is it Worth It?](#), Investopedia
- [Colleges with the Best Return on Investment](#), U.S. News
- [How to Calculate Your College Education ROI](#), Forbes
- [How to Calculate Your Degree's Return on Investment](#), Pearson
- [College ROI: 6 Tools to Gauge the Return on Your Degree](#), Credible
- [Colleges with the Best ROI](#), Credible



## COVID-19 RESOURCES RELEVANT TO COLLEGE

As with most things, the COVID-19 pandemic and resulting closures have had an impact on the processes and procedures related to college. Many schools have moved to remote learning environments, application and testing processes have been disrupted, and in-person college visits are likely not taking place. At the time of publication, we are still very much living through the pandemic and have not yet seen all the ways that this will impact the college search, application, and attendance experiences. The following resources are relevant at this time:

- [Coronavirus Updates](#), College Board
  - Regular updates on all College Board programs (SAT, AP, etc.) impacted by COVID-19
- [Relief and Assistance: COVID-19 Resources for Students](#), Rise First
  - This page serves as a consolidated directory of resources offered by businesses, organizations, universities, and people in response to the devastating effects of COVID-19 on first-generation and/or low-income college students across the country.
- [COVID-19 Blog: FGLI COVID-19 Stories](#), Rise First
  - COVID-19 has greatly impacted many people around the world, especially first-generation and/or low-income (FGLI) students. With this special edition COVID-19 blog initiative, Rise First hopes to achieve three key objectives:
    1. Raise awareness of the challenges FGLI students are experiencing during this unprecedented crisis,
    2. Provide a platform for FGLI students to share their stories,
    3. Offer support to the best of our ability (through financial assistance and a curated COVID-19 resources list)
- [5 Ways the COVID-19 Pandemic Could Affect Your College Application](#), The Conversation
- [Resources Students Need During the COVID-19 Pandemic](#), CollegeXpress
- LISTEN: [How Coronavirus Has Upended College Admissions](#), NPR

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# DUAL ENROLLMENT



Dual enrollment is a program that provides the opportunity for high school students to take college-level courses and earn college credit alongside their high school requirements. These programs have become a popular way for students to explore college before their high school graduation. Dual enrollment programs often exist as a partnership between local area high schools and nearby community colleges and usually include discounted tuition for a limited number of courses.

Dual enrollment programs often offer at least a 25 percent discount for up to four courses, sometimes as much as 50 percent or 100 percent depending on the county, and students who qualify for Free and Reduced Meals (FARM) receive a 100 percent discount, statewide (“College in High School”). Courses in these programs may be offered on the college campus, at the student’s high school, or online.

According to a 2011 survey conducted by the National Center for Educational Statistics (NCES), 53 percent of credit-bearing institutions surveyed offered dual enrollment programs in the 2010-11 academic year and reported approximately 1,277,100 high school students participating in a dual enrollment program (Marken, et al 3). Additionally, 82 percent of high schools reported that students were enrolled in dual credit courses and 69 percent were enrolled in Advanced Placement (AP) or International Baccalaureate (IB) courses (Thomas, et al 3).

Dual enrollment programs provide many potential benefits to those students who participate. Some of those benefits include:

- Less time required after high school to finish a college degree
- Provides students with a head start on the college experience
- Dual-enrollment classes often save students money on tuition
- Students may enjoy access to college library and resources
- Grades earned become part of the student’s permanent transcript
- Students may be able to transfer credits earned to a four-year school
- Classes may offer a lower ratio of students to instructors
- Students may explore fields of study that help them choose a major later
- Students may choose from classes not currently available at their high school (Chen)

## How to Support Youth in Pursuing Dual Credit

**1) Be a Source of Information:** Provide information to high school students participating in your programs about dual enrollment opportunities available to them. If there are costs associated, seek sponsorships and grants that will allow them to participate. In many cases, there is no tuition charge for high school students participating in the dual enrollment program.

- All school districts in Maryland offer a dual enrollment opportunity for upper high school students. Search on the school district name and dual enrollment to learn more about opportunities in each jurisdiction.
- Resources for helping students explore dual enrollment opportunities in Maryland:
  - [College in High School: Dual Enrollment Opportunities in Maryland](#), Maryland Association of Community Colleges
  - [Dual Enrollment & Early College](#), University of Baltimore

**2) Develop a Dual Enrollment / Credit-Earning Program:** OST Programs can develop dual enrollment and college credit earning opportunities in partnership with colleges and universities. If you are serving high school youth and have developed a robust curriculum that could align to course work and majors offered at a local college, you may be able to establish a partnership that would allow students participating in your program to earn college credit for their work. If this is of interest to your organization, here are some steps you can take to get started:

1. Research the coursework and majors offered by the college or university and look for areas of alignment with the curriculum your program offers. Specialized programs that focus on technical and career skills have the greatest opportunity for overlap.
2. Reach out to the college through their Dual Enrollment / Early College Office, if the school has one. If not try the Admissions Department or Community Engagement. You may also want to talk directly with a contact at the school who may have influence in a particular department.
  - Make the case that your dual enrollment program will serve as a recruitment tool for the college.
3. Consider the following:
  - Does your program have an academic focus? Is it more skills / CTE based?
  - What are your targets for enrollment? What is your plan to recruit students and retain students throughout the course of the program to meet those targets?
  - What are the minimum requirements to earn credit and do these match the college's expectations?
  - What will the costs be for your students?
  - What is your budget for this program? How will you fund this program? Can this be subsidized by the school district?
  - Do you have space within your building for this program to take place? If not, where will it be held?
  - What administrative support will this program require? What staff support will this program require? Do you have existing staff who can manage this program?
  - How will credits be issued? Will credits be transferable or only applicable at the partner institution? Will credits be awarded upon completion or only once a student is enrolled?
  - For the contract / MOU, what are your responsibilities and deliverables? What are the responsibilities and deliverables of the partner college?



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### More Resources on Dual Enrollment:

- [Dual Enrollment in Maryland and Baltimore City: An Examination of Program Components and Design](#), Abell Foundation
- [Concurrent Enrollment Offers Students Multiple Benefits](#), National Association of Secondary School Principals (NASSP)
- [What Happens to Students Who Take Community College “Dual Enrollment” Courses in High School?](#), Community College Research Center
- [Dual Enrollment Works. But Who Does it Work For?](#), Diverse Education
- [What is Dual Enrollment? My Experience and Tips for Success](#), College Info Geek

## ADVANCED PLACEMENT (AP) CLASSES

Dual enrollment is not the only option available to high school students who are interested in earning college credit. Advanced Placement (AP) programs are also offered in many high schools as options for earning college credit.

**Advanced Placement (AP) classes** are college-level courses offered in a wide variety of subjects made available to high school students within their high school curriculum. At the end of the course, participating students have a chance to take an AP exam in that subject. These tests last 2-3 hours and are scored between 1-5. Colleges and universities may accept AP credit from any of these exams following their own criteria. [Learn About the AP Program](#) from The College Board.



Some of the benefits of taking AP courses are:

- “AP courses offer the opportunity to study a subject in-depth at the college level. This better prepares you for college work.
- If you receive a high enough score on an AP Exam, you may be eligible for credit, advanced placement or both at most colleges in the United States.
- The AP Program offers a number of AP Scholar Awards to students for outstanding performance on AP Exams. If you qualify, colleges will recognize this achievement” (“Learn About AP”).

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## 5 Ways to Support Students in AP Courses

### 1) Understand how colleges “count” AP courses .

How AP classes count for college credit varies from college to college. Be sure students know ahead of time how colleges and universities of interest issue credit for AP courses as this might influence their decision about what AP classes or how many AP classes to enroll in.

### 2) Help students determine how many AP courses to take.

The most important part of the AP course is passing the exam. If students are not going to take the exam, then it will serve them better to take an honors level course instead. If students can commit to doing well in the AP class and studying for and doing well on the exam, then AP classes are worth the time and effort they require. A 2013 study from University of North Carolina - Chapel Hill, “found almost no difference in the first year GPA for students who took five college-level classes during high school compared with those who took six or more” (Moody, “AP”).



### 3) Check-in with students about their AP courses.

Checking in regularly with students to see how their courses are going, how their grades are, and what they need additional help with can help them feel like they can be successful in the course and get the help they need. These regular check-ins can also be used to monitor students’ progress and make sure they are on track.

### 4) Provide homework help and/or mentorship.

Having a dedicated time for students to get specific help with homework or other assignments is a great way to support students in AP courses (and all courses). This will be especially helpful if you are able to connect students with college students, volunteers, or staff who have taken AP courses themselves.

### 5) Teach study habits

The biggest difference between college level courses (also AP courses) and regular high school courses is knowing how to study and being able to study effectively. Teaching study habits and helping students develop and practice study habits that work for them will be key to a student’s success in AP courses, and college.

### Resources on Advanced Placement (AP) Classes:

- [Supporting High School Students in Accelerated Courses](#)
- [How to Support First-Time Advanced Placement Students](#), Education Week
- [How Many AP Classes Should I Take?](#), U.S. News
- [What are AP Classes and Why Should You Take Them?](#), PrepScholar

## FAMILY GUIDE TO DUAL CREDIT & ADVANCED PLACEMENT (AP) OPPORTUNITIES

If you are looking to support parents as they help their children make decisions about their educational pathways in high school, you can do so by sharing information and experiences with them. Whether they are considering dual enrollment or AP classes, this information aims to help them understand and weigh their options.

The [Family Guide: Introduction to Dual Credit Opportunities](#) contains information about both types of credit-bearing programs and the five most important things families should know in order to best support their child and decide if dual credit is right for them.

### Dual Enrollment and AP Placement Resources for Families:

- [How to Earn College Credit Through Dual-Enrollment](#), U.S. News
- [Dual Enrollment Programs: The Pros and Cons](#), StudyPoint
- [Are Advanced Placement \(AP\) Classes Worth Your Kid's Time?](#), Medium
- [Parent Resource: Understanding AP \(Advanced Placement\)](#), College Board
- [Why I Regret Letting My Teen Sign Up for an AP Course](#), The Washington Post





# 5) FINANCIAL PLANNING



Paying for college is a huge financial undertaking and is a challenge for nearly all families and individuals. According to College Board, in 2020-21 the average published tuition and fees for a public four-year college or university range from \$10,560 (in-state) to \$27,020 (out-of-state) and as high as \$37,650 for a private four-year college (“Trends in College Pricing”). While these numbers are startling, this should not dissuade students (or their families) from pursuing a college education if that is the best path for them. Instead, it should motivate them to learn as much as possible about the ways to make college affordable and start planning as soon as possible. The key to being able to afford the increasing cost of college is to establish a plan early and make smart, informed decisions along the way.

## Engaging Families in Financial Planning

OST programs can support students and families in their journey to college by providing opportunities for families and students to learn more about financial planning for college, as early as elementary school, through the resources identified in this toolkit or by connecting them to community resources. Hosting events, such as a college financial information session with a local financial advisor could be very beneficial to families as they work their way through this process. The earlier families have support and understand the basics of what it will cost to send their child to college, the more prepared they will be. It is important to provide support and resources to families as well as students so that everyone has similar information and insight and can plan and prepare together.

**Student Resource: Financial Planning for College** is an accompanying resource for students with similar information to what is found in this section!

## ENGAGE FAMILIES IN FINANCIAL PLANNING

### ◇ **Begin in Middle School**

Financial planning, and college planning in general, begins way earlier than most people think. Beginning when students enter 6th grade, plan activities and events for families centered around topics related financial planning for college.

### ◇ **Partner with Local Financial Institutions**

Establish a partnership with local banks and financial planners that can co-host events with you to inform parents about the financial aid process and how to plan accordingly. Local banks will typically send a representative to discuss the different types of loans available for college and the pros and cons of each. Take every opportunity to help prepare your families for the long road of college finances.

### ◇ **Regular Check-Ins**

Find a way to regularly communicate with families to check-in on how they are feeling about finances and preparation for college. Use a text messaging service to make it easy to communicate with families and for them to communicate with you and ask questions or find resources.

### ◇ **Provide Resources**

Provide resources to families on the topics they are interested in and need support with. These might include budgeting templates, savings calculators, loan information, and more. The tools included in this section are a good starting place. Helping families support their child in developing a budget will be particularly helpful as they navigate college and living life more independently. These resources can also help:

- Track School Expenses with a College Student Budget, Mint
- Creating Your Budget, Federal Student Aid - U.S. Department of Education
- The Essential Budget Spreadsheet for College Students, PolicyGenius

### ◇ **Financial Literacy Activities**

Conduct family financial literacy nights where you host families for a few financial literacy activities for the whole family. Refer to the Financial Responsibility section of this toolkit for ideas on specific activities.

### ◇ **Make Yourself Available**

Being available to your families to answer questions, sit down with them to navigate college websites, or connect them to resources or professionals who can be helpful will make all the difference in terms of building a strong relationship and partnership with your families. Working together with families increases the support students have to make it through the college planning process and will help them be more successful once they arrive.

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# 5 Steps to Financial Awareness for College

1

## Know What It Costs

The first and, perhaps, easiest step is figuring out what college will cost for the length of your education. This information is usually readily available on college websites and comparison sites. However, don't forget to include tuition and fees, room and board, books and supplies, personal expenses, and transportation costs into your equation. These will all be recurring costs from semester-to-semester and year-to-year. College Board's Quick Guide: College Costs can help with this step. Additionally, some students may qualify for additional financial support through public benefit programs to cover food, healthcare, and energy costs. For more information about these options, check out the College Affordability Resources from College Board.



2

## Be Informed About Salary Potential

Another important, and often overlooked, step is to know what a starting salary is for your desired job. This will take some research and you want to be sure you are looking at starting salary not the earning potential for a given career. Knowing the expected starting salary can help you decide what degree to pursue and which college to attend based on the cost and how much you'll be earning when you graduate. For example, if you want to be a teacher and the starting salary is around \$35,000 a year, it may not make financial sense to attend a college that will cost you \$40,000 when you could attend a different school for less with as good or better credentials and experiences when you're finished.

3

## Research and Secure Financial Aid Options

There are many available options for financial aid, from scholarships to grants to work-study programs and student loans. (Pro Tip: You'll want to take as few student loans as possible, if any). Financial aid is available through colleges and universities, private organizations and employers, state governments, and federal funding. This will be the most time consuming step of being financially aware, but could have the biggest payoff. You definitely want to spend the time here to research, apply for, and (hopefully) receive as much money toward college as possible.

## 4

### Establish a Financial Plan

Work with your family, and a financial advisor or financial aid officer if possible, to establish a clear financial plan for paying for college. This should include all costs related to college (see #1), all financial aid amounts, and any contributions you or your family intend to make. Make sure that your financial plan includes information about the starting salary for your desired career and how any debt will be repaid. Start saving as early as possible, if that is part of your financial plan, and definitely spend the time to secure financial aid.

## 5

### Create a Budget

As part of your financial plan, you should create a college budget. The purpose of a college budget is to help students manage the varying costs of tuition and other expenses throughout the year. Carefully planning and sticking to a college budget will help you graduate with less debt. The Create a Budget for College guide from The Balance provides a step-by-step process for setting a college budget and this resource, Track School Expenses with a College Student Budget, from Mint includes a free college budget template that might be helpful.

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## Calculating Cost and Debt

The most important step in financial planning for college is calculating all the related costs and determining how much debt you will be in upon graduation. There are a number of tools that can help with this part of the process.



### What You Need to Know

- Remember, your college experience won't just cost you tuition!
- To get an accurate estimate of the full cost of college, you'll need to factor in the costs of tuition and fees, room and board, books and supplies, personal expenses, and transportation. The [College Costs](#) resource from College Board can help you consider these expenses.
- All of these costs will vary from college to college, which is why it is important to figure this out when you are in the selection process (or before) so that you can make the most financially informed decision possible.
- Once you know the costs associated with obtaining a college degree, you can find ways to save money on most expenses, but if you don't know what you're spending (or going to spend) there's no way to keep track of how much debt you'll accumulate.

- 
- Thanks to financial aid, most students do not usually pay the published price to attend college.
  - Focus on the net price for a college. This is the published price for tuition and fees minus your gift aid (grants and scholarships) and education tax benefits. Getting the estimated net price for the colleges you're interested in is the best way to find out early on in the process how much a college will really cost you. Learn more about net price in this College Board resource: [Focus on Net Price, Not Sticker Price](#).
  - In their resource, "How to Get the Best Estimate of Your College Costs," College Board recommends figuring out three cost figures to help you decide if you want to further investigate a particular college:
    - **Average Net Price** - This is what a student really pays to go to this particular college. This figure is determined by subtracting any grants or scholarships you may be eligible for from the cost of attendance for the college. For example, a four-year public college has a published, in-state price of \$9,410, but the average net price might be \$3,980 - a huge difference.
    - **Average Percent of Need Met** - Most colleges won't be able to cover 100 percent of your demonstrated financial need, but you can get an idea for what they might be able to cover based on what it has typically offered students in the past.
    - **Average Percent of Gift Aid** - Scholarships and grants are considered 'gift aid', but other types of financial aid are available such as work-study jobs and loans. When you receive financial aid from a college or university, it will be divided among these types of aid. When researching schools, look to see what the average percent of gift aid (grants and scholarships) is to calculate this figure. Remember, a bigger number here is better.

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### Resources for Calculating Costs and Debt

- [College Cost Calculator](#), College Board
- [College Tuition Compare](#)
- [Loan Payment Calculator](#), FinAid.org
- [Calculator: How Long Will It Take to Pay Off Your Student Loans?](#), NerdWallet
- [Loan Simulator](#), Federal Student Aid - U.S. Department of Education
- [Debt / Salary Wizard](#), Mapping Your Future
- [Net Price Calculator Center](#), U.S. Department of Education



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## Scholarships

Scholarships are **free money** for college! Unlike a student loan, scholarships are considered 'gift aid' and **do not have to be repaid** after graduation. Scholarships can be used for tuition and fees, but also room and board and textbooks (which can be a hidden expense). Applying for and trying to secure as many scholarships as possible throughout high school and college should be a priority for all students to help make college more affordable.



### What You Need to Know

- **There are scholarships for everyone.** This might sound like an exaggeration, but there are scholarships available for all types of activities, hobbies, academic achievements, athletic accomplishments, identities, and interests. Some are restricted to those with high test scores or excellent grades (usually merit-based scholarships) but there are tons of others out there. TIP: Make sure to check with your local delegates and government representatives for scholarships as they are a great source!
- **Scholarships are easier than ever to find.** Thanks to the Internet, finding and applying to tons of scholarships has never been easier. There are many tools and search sites in the resources below that can help you find the best scholarships for you.
- **Start applying early and don't stop!** You want to start applying for scholarships as soon as you know you are going to college. You can apply for some scholarships even before you begin high school. Do not wait until your senior year to start searching for and applying to scholarships. It is most recommended to begin your search during your freshman year of high school. It is also important to continue applying for scholarships through your final semester of college. Yes, you read that correctly, obtaining scholarships before and during your college career will significantly help limit your debt.
- **Don't apply to everything.** Instead of applying to every scholarship you find, focus your time and energy on 3-5 applications per month. Make sure these are scholarships you are genuinely interested in and a good fit for. By reducing the number of scholarships you're working on, you will have more time to revise and submit the strongest application possible and you won't burn out on the process. TIP: Look for scholarships that require more effort and work as they will often have fewer applicants, giving you a better chance of winning.

- 
- **Be creative and original in your applications.** If an essay is required as part of the application, make sure your response is thoughtful, original, and creative. Tell a story and make sure that you respond to the prompt or question completely, without including the prompt directly in your response. More tips for essays that will get the committee’s attention can be found in [5 Things Every Student Should Know About Scholarships](#) from MoneySolver.
  - **You won’t win them all.** Scholarships take a lot of work, but it is work worth doing. Even if you get more rejections than awards, stick with it! The practice of applying over and over will make your applications stronger and make you more comfortable with the process. This is also why it is a good idea to start early because it gives you more time to get good at it.
  - **No Federal financial aid?** Though you may not be eligible for Federal financial aid through your FAFSA, you might still be able to secure State financial aid. Check with your state’s higher education commission or department. In Maryland, you can visit this link for more information: [MD State Financial Assistance Programs and Applications](#) from the Maryland Higher Education Commission (MHEC).



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### Resources for Learning More or Finding SCHOLARSHIPS

- [The Basics on Grants and Scholarships](#), College Board
- [5 Things Every Student Should Know About Scholarships](#), MoneySolver
- [5 Things You Need to Know About the Scholarship Process](#), The Scholarship System
- [Finding and Applying for Scholarships](#), Federal Student Aid - U.S. Department of Education
- [Financial Aid Resources](#), Maryland Higher Education Commission (MHEC)
- [Scholarship Finder](#), CareerOneStop
- [Maryland Scholarships](#)
- [HBCU Connect Minority Scholarship Program](#), HBCU Connect
- [United Negro College Fund](#)
- [Thurgood Marshall College Fund](#)
- [Guide to Scholarships for New Americans and Minorities](#), DFW International
- [40 Great Scholarships for First-Generation College Students](#), Great Value Colleges
- [Financial Aid and Scholarships for Minorities](#), AffordableColleges.com
- [Scholarships for DACA Recipients & Undocumented Students](#), Get Schooled
- [Scholarships for Immigrants and Refugees](#), USAHello

## Even More Resources for Learning More or Finding SCHOLARSHIPS

- [MD State Financial Assistance Programs and Applications](#), Maryland Higher Education Commission (MHEC)
- [Maryland State Delegate Scholarship](#)
- [Maryland State Senatorial Scholarships](#)
- [Scholarships, Grants, and Other Awards in Maryland](#), CollegeScholarships.org
- [Scholarship Search](#), College Board
- [Scholarships](#), FastWeb
- [Scholarships.com](#)
- [Find College Scholarships](#), Niche
- [ScholarshipOwl](#) - Find and apply for scholarships with one application
- [Unigo](#)
- FREE Workshop: [6 Steps to Secure Scholarships for College \(and Avoid Student Loan Debt\)](#), The Scholarship System
- COURSE: [The Search for Scholarships](#), MoonPrep
  - This course is being offered for FREE for a limited time (as of the time of publication) as part of a Planning for College Course Bundle





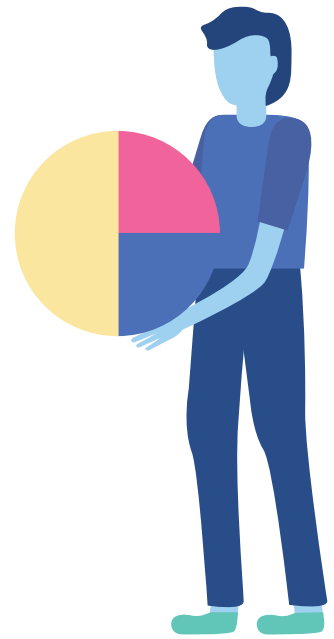
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# Grants

Grants are another type of 'gift aid' and are also **free money that does not have to be repaid**. Grants can be issued from college or career schools, private or nonprofit organizations, state governments, or the federal government. In most cases, these grants will be awarded by your college or career school as part of your financial aid package.

## What You Need to Know

- **Most grants are need-based.** This means that they are awarded based on your or your family's financial situation. At any point, if your financial need is reduced, perhaps by other financial awards, you may no longer qualify for the grant.
- **You will need to complete the FAFSA to qualify for grants.** Because most grants are need-based, you will be required to show evidence of your financial need. Completing the Free Application for Federal Student Aid (FAFSA) will provide all the information required to prove your level of need.
- **Grants may have requirements you must meet to maintain eligibility.** These requirements will vary from program to program. In most cases, eligibility requirements include finishing a program you're enrolled in (i.e. earning the degree or certificate), keeping a full-time course load, a reduced need for financial aid, or not fulfilling a service obligation relevant to the grant.
- **You may have to repay a grant.** If you are not able to maintain your eligibility, you will have to repay the grant. The information on the U.S. Department of Education's [Grants](#) webpage provides more details about situations where you would have to repay a grant.



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## Resources for Learning More or Finding GRANTS

- [Grants](#), Federal Student Aid - U.S. Department of Education
- [The Basics on Grants and Scholarships](#), College Board
- [How to Find Grants to Pay for College](#), The College Investor
- [Guide to Grants for College](#), NerdWallet
- [Grants for College](#), SallieMae
- [What is a Pell Grant?](#), College Board
- [Everything You Need to Know About the Pell Grant](#), U.S. News
- [Workforce Shortage Student Assistance Grant Program](#), Maryland Manual Online

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## Work Study

Work-study is a federal (or state) government program that provides funding for part-time employment for students in financial need to finance the cost of college. As part of a work-study program, students are paid no less than the federal minimum wage. The money earned from a work-study program won't be enough to cover all your college expenses - you'll still need to pull together aid from multiple sources - but it is beneficial for students who qualify.



### What You Need to Know

- **You will need to complete the FAFSA to be eligible for work-study.** Just like grants, to be eligible for participation in a work-study program you must demonstrate a certain level of financial need. There is a specific item on the FAFSA that asks if you'd like to be considered for work-study; if you are, be sure to respond 'Yes'.
- **Not all colleges and universities offer work-study programs.** According to the U.S. Department of Education, an estimated 3,400 colleges and universities have a Federal Work-Study Program (FWS), but this is not all schools. You will want to check with the financial aid office at the schools you're considering to find out if they offer work-study programs.
- **You will have to find your own work-study-eligible job** and work to earn the awarded amount. You will receive notice of your acceptance into a work-study program as part of your financial aid package alongside grants, loans, and other financial aid awards. Although your package may list a certain amount of money allocated to a work-study program, it will be your responsibility to find a qualifying job and work enough hours to earn the amount awarded.
- **You do not have to accept a work-study offer.** If you receive a work-study offer as part of your financial aid package, but do not intend to use it, you can decline. However, if this component of your financial aid will reduce the amount of student loans you need to borrow (it will), it is highly recommended to accept it to minimize the debt you'll be facing after college.

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### More Resources for Learning about WORK STUDY

- VIDEO: [What is Federal Work Study and How Much Does It Pay for College?](#), The College Investor
- [What is Work-Study?](#), NerdWallet
- [Federal Work-Study \(FWS\) Programs](#), U.S. Department of Education
- [8 Things You Should Know About Federal Work-Study](#), U.S. Department of Education
- [Work-Study Jobs](#), Federal Student Aid - U.S. Department of Education
- [Federal Work-Study: Frequently Asked Questions](#), U.S. News

# FAFSA

The **Free Application for Federal Student Aid**, or FAFSA, is the way to access financial aid such as grants, work-study, or federal student loans. Completing the FAFSA is the most important step families can take toward paying for college. Nearly all students who apply for aid through the FAFSA qualify for some amount of federal aid.

## What You Need to Know

- **Filling out the FAFSA can be confusing and complex.** There are more than 100 questions on the form and can take a varying amount of time to complete, though the online form is more concise. For most students (those who are considered a dependent), they will need to provide their own information and the information of their parents. It also takes longer to complete the FAFSA the first time and gets faster each year following.
- **You have to resubmit the FAFSA each year** you are enrolled in college. Financial aid is reviewed and awarded on an annual basis and therefore you have to complete a new FAFSA each year in order to continue receiving aid.
- **There are multiple ways to complete the FAFSA.** You can complete a paper version of the application or online version via the [FAFSA website](#).
- **You will need to start by creating an FSA ID.** An FSA ID is an electronic signature that is a required first step before filling out the FAFSA. This is required to sign into the FAFSA online and myStudentAid mobile app. After setup, it takes a few days to be able to use it so make sure you create your FSA ID at least a few days before you plan to start completing the FAFSA. You will need your social security number, date of birth, and official name to set up your FSA ID and your parents will need to generate their own ID as well if you are under 24 and considered dependent.



## Resources for Learning about FAFSA

- [Apply for Financial Aid / Complete the FAFSA Form](#), Federal Student Aid - U.S. Dept. of Ed.
- [How Financial Aid Works, Federal Student Aid](#) - U.S. Department of Education
- [Completing the FAFSA: Everything You Should Know](#), U.S. News
- [Evisors Guide to Completing the Free Application for Federal Student Aid](#)

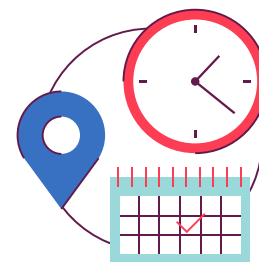
### ... and More Resources for Learning More about FAFSA

- [Filing the FAFSA: A Simple Guide for Students](#), Edvisors
  - Documents Needed for FAFSA:
    - Your FSA ID if you are completing your FAFSA online or through the mobile application.
    - Your [Tax Records for the previous two years](#)
    - [Records of Untaxed Income](#), including, child support received, interest income, and veterans non-education benefits
    - [Records](#) of Your Assets
    - A List of Schools You Are Considering
    - Your Driver's License (if you have one)
- [8 Easy Steps for Parents Completing the FAFSA](#), U.S. Department of Education
- [Understanding the FAFSA Process for Parents](#), U.S. Department of Education
- VIDEO: [After the FAFSA](#), USA.gov
- VIDEO: [Types of Federal Student Aid](#), USA.gov
- [FAFSA Tips & Common Mistakes to Avoid](#), National Association of Student Financial Aid Administrators (NASFAA)
- [Financial Aid Basics](#), College Board
  - [Everything You Need to Know About the FAFSA](#), College Board
  - [Financial Aid Checklist](#), College Board
- [Staying Eligible](#), Federal Student Aid - U.S. Department of Education



# PART-TIME ATTENDANCE

Attending college part-time may be the best situation for you. Part-time status is defined differently from college to college, but a full-time student generally takes between 9 -12 credits per semester. There are a number of factors that could influence the decision to attend part-time such as flexibility to work, look after family, or other commitments and responsibilities.



Among these considerations is attending part-time in order to afford college. Because you'll be taking fewer credits each semester, you will pay less. Part-time attendance also allows you the flexibility to have a part-time or full-time job, which will also help you earn money to pay for college. However, in some cases, financial aid is still available to part-time students.

## What You Need to Know

- **You will need to take six credits or more a semester to be eligible.** Most financial aid requires students to be enrolled in classes to earn at least six credits a semester.
- **Many federal loans are available to part-time students.** While loans are not the ideal form of financial aid, federal student loans tend to have lower interest rates and more flexible repayment options. There are three types of federal loans available to part-time students: Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can learn more about these types of loans in the article [Financial Aid for Part-Time Students](#) from LendingTree.
- **You will need to complete the FAFSA.** Just like all other types of financial aid, in order to receive financial aid as a part-time student, you must complete the FAFSA each year.
- **Exhaust all other aid options before taking out private student loans.** Private student loans, offered by independent banks or credit unions, are the worst type of 'aid' to take because they come with high interest rates and restrictive repayment options. You could be repaying student loans for many years after completing your degree. All other options - grants, scholarships, work-study, federal loans - should be researched and sought after before resorting to private student loans. Try to gather as much financial aid as possible through other means.

## Resources for Learning about Part-Time Attendance

- [Financial Aid for Part-Time Students](#), LendingTree
- [4 Financial Factors in Making the Part-Time College Calculation](#), U.S. News
- [Part-Time Grant](#), Maryland Higher Education Commission (MHEC)
- [3 Money Mistakes for Part-Time Students, Full-Time Workers to Avoid](#), U.S. News
- [Full Time vs Part Time Student](#), SoFi Learn

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# GENERAL FINANCIAL RESOURCES

## COVID-19 Aid-Specific Resources

- [StudentAidPandemic.org](https://studentaidpandemic.org)
  - Free student aid-related COVID-19 guidance for students, families, and student loan borrowers
- [Coronavirus \(COVID-19\) Web Center](#), National Association of Student Financial Aid Administrators (NASFAA)
  - This web center was created to keep NASFAA members and the financial aid community updated on pertinent news related to the coronavirus.
- [The Pandemic Has Changed How Financial Aid Offices Communicate with Students](#), National Association of Student Financial Aid Administrators (NASFAA)

## General Financial Planning Resources

- [Types of Financial Aid](#), Federal Student Aid - U.S. Department of Education
- [College Financial Planning](#), Merrill
- [Unit: Paying for College](#), Khan Academy
- [Private or Alternative Student Loans](#), Maryland Higher Education Commission (MHEC)
- [How to Fund a College Education](#), Investopedia
- [10 Ways Parents Should Plan for College Financially](#), U.S. News
- [Parents Guide to Financial Planning](#), College Board
- [Create a Budget for College](#), The Balance
- [Calculate Your Cost](#), College Board
- [The Expected Family Contribution \(EFC\): FAQs](#), College Board
  - [EFC Calculator](#), College Board
- [Your College Savings Options](#), College Board
- [How Does Financial Aid Work?](#), College Board
- [How to Avoid Financial Aid Scams](#), College Board
- [Financial Aid and Undocumented Students](#), Federal Student Aid - U.S. Department of Education
- [MoneySmarts](#), Indiana University

## 6) APPLYING TO COLLEGE



The college application process can be daunting, overwhelming, and intimidating — and even more so for those students who are going through it for the first time without parents or siblings who have done it. This piece of the college preparation process, along with financial aid, are the largest and most time consuming steps. It cannot be overstated just how much time these two pieces will (and should) take students to complete. The college application process is something students should be navigating throughout their whole time in high school, and there are so many steps involved in the application process, each with their own set of tasks and requirements. It is important for students to get (and stay) organized to manage the process from start to finish.

OST programs can certainly help students, and their families, find and organize information and stay on top of the process. If College and Career Readiness is a part of your mission and/or program, helping students manage the application process will be a critical component to their success. This section will give you the tools and resources to be able to guide youth through their applications from start to finish. It's immensely satisfying for everyone when students create applications they're proud of!

# HOW TO HELP PREPARE YOUTH FOR THE COLLEGE APPLICATION PROCESS

## 1) Start with a Checklist

As mentioned above, the best way to help youth in your program as an OST provider is to support them in getting organized and staying on track for the long haul that is preparing for college and the application process. The first thing to do with youth is to create or give them a college application process checklist. Since this process really begins quite early, definitely by their freshman year of high school, students have at least four years that they have to keep track of and complete tasks. This will help students and families become familiar with the process, know what to expect each year or in each phase, and establish a plan for each year of high school (at least).

Familiarize students to the college application process with these resources:

- [The College Application Process](#), My Future - U.S. Departments of Defense, Commerce, Education, Labor
- [A Complete Guide to the College Application Process](#), U.S. News
- Unit: [Applying to College](#), Khan Academy
- [Applying to College](#), College Board
- [Apply to College with the Common App](#), Common App
- [Common App Ready](#), Common App
  - A complete toolkit of tips and best practices designed to help your students complete their applications successfully and on time
- [5 Things You Need to Know About College Admission](#), College Board
- [Tips for Preparing Your College Application](#), College Board
- [How Long Do College Applications Take?](#), CollegeVine
- [What \(Not\) to Do on College Applications: 8 Tips from Seniors](#), The Princeton Review
- [Official SAT Practice](#), Khan Academy
- COURSE: [Step by Step Guide for Applying to Colleges](#), MoonPrep
  - This course is being offered for FREE for a limited time (as of the time of publication) as part of a Planning for College Course Bundle



These resources will provide you with a college application checklist or provide guidance for creating your own:

- [A College Application Checklist](#), U.S. News
- [College Application Checklist](#), Khan Academy
- [College Application Checklist](#), College Board



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## 2) Review Applications

Spending time reviewing college applications and the FAFSA can provide a tremendous amount of support to students. If you start this practice early enough, it allows them plenty of time to become familiar with the types of questions they will encounter on applications and the associated requirements. The more familiar students feel with applications and the process, the less intimidating and frustrating it will be when it comes time to complete their own applications.

## 3) Coach Students on How to Make It Great

Once you've reviewed applications with students and they have gained some familiarity, you should begin coaching students on how to make their applications great. Knowing how to make their college applications stand out from the hundreds or thousands of other applicants could be the difference between having a wide variety of options when it comes to choosing a college and having more limited options.

These resources will help you get started with how to submit standout college applications:

- [What Colleges Are Looking for In a Successful Applicant](#), CollegeChoice
- [Admission Deans Share Tips for College Applications](#), Forbes
- [What Colleges Look For: How to Stand Out](#), U.S. News
- VIDEO: [19 College Application Tips \(To Help You Stand Out\)](#), College Essay Guy
- COURSE: [How to Write a Winning Personal Statement](#), MoonPrep  
This course is being offered for FREE for a limited time (as of the time of publication) as part of a Planning for College Course Bundle



## 4) Practice Writing College Essays

Another key area to provide support and plenty of practice is in writing the college essay. The best way to prepare for writing college essays is to practice and get feedback as many times as possible. A quick Internet search will provide you with common college essay prompts. Use those and have students write many over the course of their high school career to gain as much practice as possible. Provide specific and timely feedback on each one so that students understand how to improve their essay. This kind of practice and feedback loop will help prepare students and make them feel confident in their ability to write strong college essays.

These resources provide a starting point for this practice:

- [Common App Essay Prompts](#), Common App
- [35+ Best College Essay Tips from College Application Experts](#), College Essay Guy
- BOOK: [College Essay Essentials](#), Ethan Sawyer (College Essay Guy)
- [How to Write a College Application Essay](#), College Board
- COURSE: [How to Write the Supplemental Essays](#), MoonPrep
  - This course is being offered for FREE for a limited time (as of the time of publication)

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## 5) Practice College Interviews

Students may encounter an interview as part of the college application process and practicing for these will be good for everyone, whether or not they end up having a college interview. Interview skills and practice are always good to have! Similar to preparing for college essays with lots of practice, the same is true with college interviews. Provide students an opportunity to become familiar with the types of questions that might be asked during the interview, how to respond to those questions, how to dress for a college interview, and what to expect from a virtual interview.

To get started with this practice, check out these resources:

- [Top College Interview Tips](#), The Princeton Review
- [The 14 College Interview Questions You Must Prepare For](#), PrepScholar
- [College Interviews: Practice Questions and Strategies](#), College Board
- [Frequently Asked Questions About College Admissions Interviews](#), Accredited Online Schools
- [College Interview Questions to Prepare For](#), U.S. News
- [College Interview Questions with Sample Answers](#), Indeed
- [Virtual College Admissions Interview Tips](#), College Transitions
- [Dos and Don'ts of Virtual College Interviews](#), InGenius Prep
- [Virtual College Interviews: Everything You Need to Know](#), CollegeVine
- COURSE: [The Complete College Interview Guide](#), MoonPrep  
This course is being offered for FREE for a limited time (as of the time of publication) as part of a Planning for College Course Bundle



## 6) Help Them Make Decisions

Hopefully all of this practice and preparation will provide students with their pick of schools with many acceptances and plenty of choices to make. Deciding which college or university to attend is really the final part of the college application process and it can be overwhelming and difficult to navigate this choice if students have rounded up a few acceptance letters. This is a place where OST providers and trusted mentors who work with students can make the process a little easier with some practice and knowledge under your belts.

The following resources will help you help students make this huge decision in their lives:

- [You Got Accepted - Now What?](#), College Board
- [10 Ways to Help Your Teen with the College Decision](#), U.S. News
  - This is also a great resource for families!
- [10 Tips to Make Your Final College Choice](#), U.S. News
- [Parents: 8 Ways to Help Your Teen Make a College Decision](#), CollegeVine
  - Although this resource is aimed at parents, the information can still be used by OST professionals and mentors.
- [5 Things You Shouldn't Base College Decisions On](#), FastWeb
- [College Comparison Decision Tool](#), College Options

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# Getting Application Fees Waived

It generally costs money to apply to college and those fees can really add up as students apply to their top colleges and university choices. In some cases, an application fee can be waived which can really help students afford to even send in their application. Fee waivers cover the entire cost of application fees when available so that students don't have to worry about the cost of applying to each school or limit their options based on something as arbitrary as application fees.

There are four recommended programs that issue fee waivers for college applications:

▶ **1) [College Board Fee Waiver](#)**

Students who are income-eligible to take the SATs or SAT Subject Tests with a fee waiver can apply to nearly 2,000 colleges without application fees. There are eligibility requirements students must meet to qualify for this waiver.

- [Education Professionals: Fee Waivers & Reductions](#), College Board
- [How Can You Determine a Student's Eligibility for a Fee Waiver?](#), College Board

▶ **2) [Common App Waiver](#)**

This waiver can be requested by students who are using the Common App to apply to one of nearly 900 schools. It has eligibility requirements similar to those of the College Board program.

▶ **3) [NACAC Application Fee Waiver](#)**

The National Association for College Admission Counseling (NACAC) also offers a fee waiver for up to four schools with eligibility requirements similar to College Board and Common App.

▶ **4) [Individual College Programs](#)**

If students are ineligible for these other programs, or if they have used their waiver to apply to four schools already, hope is not lost. Students may qualify for a fee waiver directly from the college or university itself. These school-based programs often have more flexible eligibility requirements. Students can contact the college's financial aid office directly and explain their situation to learn more about their options regarding application fees.

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## Resources for Learning about Application Fee Waivers

- [How to Get a College Application Fee Waived](#), Student Loan Hero - LendingTree
- [How to Get College Application Fee Waivers](#), NerdWallet
- [How to Get a College Application Fee Waiver: 3 Approaches](#), PrepScholar
- [College Application Fee Waivers: Search for Colleges](#), College Board
- [College Application Fee Waiver FAQs](#), College Board

# 7) MANAGING THE TRANSITION TO COLLEGE



The transition from high school to college is a big one and one that can be startling and overwhelming to students if they are unprepared for what to expect in this transition. Managing their own time, juggling responsibilities, and caring for themselves can be a whole new experience for students who have lived at home with their families and may be experiencing their first time away from home. Even students who have experienced more independence can struggle with the transition to life as a college student.

To help students prepare for the transition to college, OST providers can guide students through activities to challenge students to think about what college will be like for them. Helping students learn more about themselves, identify their expectations, and become aware of the services and supports that will be available to them once they arrive at college will be useful as they work to develop a college transition plan. The [Making a College Transition Plan](#) resource for students outlines a three-step process for developing a simple college transition plan with activities for OST providers to lead students through or for them to complete on their own.

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## Resources for Learning about the College Transition

The following resources include a wealth of information about helping to ease this transition for students, families, and educators:

- [Transition to College Toolkit](#), Oregon GEAR UP
- [Family Resource Guide: First Year Transitions, Supporting Your Student](#), Allegheny College
- [Making the Transition to College](#), Princeton University
- [How College Differs From High School](#), Baylor University
- [Set to Go - A Jed Program](#), The Jed Foundation
  - Here you'll find information, tools, and guidance to help you feel Set to Go - whether you go to college or straight to a career. Featuring resources and information for students, families, and educators.
    - [The Transition, For Students](#), Set to Go - The Jed Foundation
    - [Tips and Considerations for Educators Providing College Guidance to Students](#), Set to Go - The Jed Foundation
    - [Set to Go For Families](#) - The Jed Foundation
- [Making the College Transition](#), Peterson's
- [A Syllabus for College Transition](#), Forbes
- [How to Transition from High School to College](#), CollegeXpress
- [Can I Do This? 4 Tips for a Successful Transition to College](#), National Society of High School Scholars (NSHSS)
- [Maryland Transition Resource Guide](#), Maryland Department of Disabilities
  - Although this resource is geared toward students with disabilities and their families, there are still many good tips and suggestions for students of all abilities and their families / educators.



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## Summer Bridge Opportunities

Summer bridge programs are designed to help students transition from high school to college and are typically a multi-week immersive program during the summer between the senior year of high school and the freshman year of college. The goal of these programs is to provide students with academic skills and social resources necessary to their success in college. Summer bridge programs can include “(a) an in-depth orientation to college life and resources, (b) academic advising, (c) training in skills necessary for college success (e.g., time management and study skills), and/or (d) accelerated academic coursework” (“What Works, Summer Bridge” 1).



### What You Need to Know

- **Summer bridge programs vary in length and design.** How a summer bridge program is designed and how long it lasts is determined by each individual college or university and, while they often have common goals, each experience will be different.
- **Historically, summer bridge programs have only been offered to specific students:** targeted minority, low-income, first-generation college students. Those students determined to be most at-risk of dropping out of college - ethnic / racial minority, low-income, first-generation, or students with diagnosed learning disabilities - have typically been offered summer bridge opportunities, however, these programs have also been used for all general education students in more recent years (“What Works, Summer Bridge” 2).
- **If there is an opportunity for a summer bridge program, take it!** Regardless of the type of student, if there is a chance to participate in this immersive program, students should take it. These programs help familiarize students with the campus, college life, and the services available to them and are extremely valuable in easing the transition to college. If students are unclear about whether or not their school offers a summer bridge program or if they are eligible, they should ask the Admissions Office.

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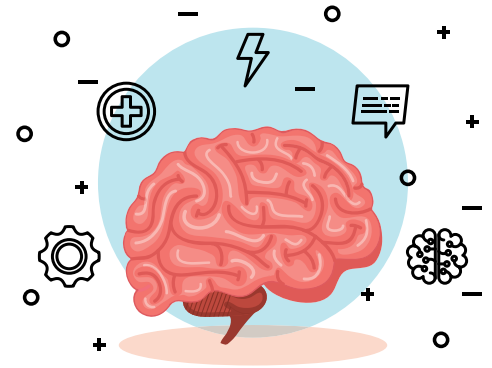
### Resources for Learning about Summer Bridge Opportunities

- [What is a College Summer Bridge Program?](#), College Parent Central
- [Summer Bridge Programs for Incoming College Students](#), College Greenlight
- [Summer Bridge Programs](#), What Works Clearinghouse
- [Summer Search](#)
  - A year-round program utilizing mentorship, summer leadership experiences, and post-secondary advising to empower young people who face systemic oppression.

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## Mental Health and the College Transition

As we've already established, the transition to college can be challenging and can cause strain on a student's mental health. The stress alone can cause a variety of issues for college students. Whether or not a student has a diagnosed mental health condition, they will need to be prepared to take care of themselves and address any issues that may arise immediately. For those students who have a diagnosed mental health condition, it is critical that they devise a plan for continuation of treatments and identify the supports they will need in place while living on campus or attending school to maintain their health.



### Resources on Mental Health and the College Transition:

- [Starting the Conversations: College and Your Mental Health](#) - The Jed Foundation & National Alliance on Mental Illness (NAMI)
- [Planning Ahead for Your Mental Health Care as You Transition to College](#), The Jed Foundation
- [Transition of Care Guide](#), The Jed Foundation
  - Primarily written for students with diagnosed mental health conditions and their families, this guide walks through important considerations related to the transition of mental health care from home to college.
- [Managing a Mental Health Condition in College](#), National Alliance on Mental Illness (NAMI)
- [Five Tips to Support Mental Health for College Students](#), The Mental Health Collective
- [First-Year College Student's Guide to Mental Health](#), Accredited Online Schools
- [Mental Health and the Transition to College](#), Teen Health Matters - Howard County, MD
- [Jed's Coronavirus Mental Health Resource Guide](#), The Jed Foundation
- LISTEN: [For Students with Mental Health Issues, Transition to College is Complicated](#), NPR

## Ongoing Support for Students Throughout College

Getting students into college is a victory worth celebrating, however, the work of supporting youth doesn't magically end at this milestone. As trusted adults in students' (and families) lives who have helped them reach this goal, it is important to continue checking-in with students to make sure they stay on track to graduate and have the resources they need to do so with as little struggle as possible.

This all begins with a strong, positive, supportive relationship that you've cultivated with your students and their families over the last four or five years, at least. If you're starting from a

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place where students trust you and respect and honor your guidance, regular check-ins with them as they navigate through the challenging world of college and life beyond the comforts of home and high school will be appreciated and impactful.

## Quick Guide to a College Support Communication Initiative

Establishing a communication initiative component of your program aimed at conducting regular check-ins with students throughout their college experience does not have to be a heavy lift or something that takes a lot of time. With a couple of dedicated staff members, and an easy-to-follow protocol, helping to ensure students and their families continue to feel supported throughout the next four years can be done quite efficiently.

First you will need to set up the parameters of this communication initiative and dedicate resources to it. Decide the frequency of communication, type of communication and communication system, who will be responsible for communication from your staff, what information you are seeking, and what will be done with that information.



### ► Frequency

To not burden students, or your staff, with an intense communication plan, try sending a message sent every 2-3 months throughout the first two years of college, tapering to twice per year in their third and fourth years. You can, of course, establish any other frequency of communication that best suits your needs, however it is recommended to do this more than once per year to ensure you can provide support or guidance in a timely manner.

### ► Type of Communication

Decide which form of communication will be best for your staff and those you are communicating with. A simple text message system such as Twilio or TextMagic might be the best solution because it is quick for both parties. Email is another easy option. Phone calls would be more time-consuming and likely not the preferred method of communication of young people. More text message systems are suggested in this article: [The 6 Best SMS Apps for Small Businesses](#). Whichever format you choose, it will be worth taking the time to create templates ahead of time to line up with your process.

### ► Campus Resources

In order to sufficiently support students, the staff responsible for this communication should be generally familiar with the types of resources available to students on college campuses. They do not need to know every detail and have contact information for every office on every campus, but having a base knowledge of what types of resources and services address which needs will be helpful in providing support and making recommendations to students.



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## ► Information

Figuring out what information you are seeking and how to best support students once you've gained that information is the most important step of this process, but it doesn't have to be complicated. This simple template could be sufficient:

1. Rate how you are doing in each of these areas from 1 (this is a big problem area for me) to 5 (I am doing great in this area).

a. Planning my schedule	1	2	3	4	5
b. Managing study time	1	2	3	4	5
c. Tracking and completing assignments	1	2	3	4	5
d. Identifying and using campus resources	1	2	3	4	5
e. Meeting with my advisor	1	2	3	4	5
f. Taking care of myself	1	2	3	4	5
g. Planning and applying for financial aid	1	2	3	4	5
h. On track to graduate in 4 years	1	2	3	4	5
i. Planning my future	1	2	3	4	5
2. What areas, or specific things, do you need help with? How can we support you?
3. What unanswered questions do you have?

## ► Student Resources

Providing some additional resources to students as they head off to college that will help them stay organized and on track can only be helpful. These resources are a good starting point for students to understand what to expect and provide recommendations for success.

- [Success in College Guide](#), Mapping Your Future
- [Student Guide to Creating a Successful College Experience](#), Purdue University
- [Academic Success Checklists](#), Collegiate Parent
- [How to Graduate College in Four Years](#), Peterson's
- [How to Easily Stay Organized and Productive in College](#), College Info Geek
- LISTEN: [Congratulations, You're in College! Now What?](#), NPR



**NOTE:** This type of outreach and support initiative does not need to be limited to only those students pursuing a 4-year college degree. In fact, initiating this type of communication with all students of your program can help them all feel supported and may lead to other future engagements and relationships you may not be able to predict at this time. Ensuring that all participants from your program are on their way to a happy, productive life with meaningful employment is a wonderful gift you can give and receive.

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The Career and College Readiness Toolkit is an initiative of the Maryland Out of School Time Network. To learn more and find more resources, visit [www.mostnetwork.org/initiatives/CCR](http://www.mostnetwork.org/initiatives/CCR).