

Oklahoma Project FAITH in Student Success

College prep leader's guide and tool kit for conducting parent workshops



OKLAHOMA STATE REGENTS
FOR HIGHER EDUCATION

Improving our future by degrees

Faith Communities and American Indian Tribes Helping Students Succeed

This project is funded in part by a Fund for the Improvement of Post-Secondary Education (FIPSE) grant (PR Award #P116B030991). Additional funding is provided by Oklahoma GEAR UP. The U.S. Department of Education awarded Oklahoma with a state GEAR UP grant totaling \$20.5 million in August 1999 and \$20.6 million in August 2005. The grants have been matched by more than \$47 million from state and partner resources. With the addition of the 2005 multi-year, federal grant, Oklahoma's GEAR UP program will ultimately receive more than \$45.6 million in federal funds by 2011. GEAR UP receives 49 percent of total funding from the federal government and 51 percent from other organizations.

The Oklahoma State Regents for Higher Education, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Executive Order 11246 as amended, Title IX of the Education Amendments of 1972, Americans with Disabilities Act of 1990 and other federal laws and regulations, do not discriminate on the basis of race, color, national origin, sex, age, religion, handicap, or status as a veteran in any of its policies, practices or procedures. This includes, but is not limited to, admissions, employment, financial aid and educational services. This publication, printed by the State Regents, is issued by the State Regents as authorized by 70 O.S. Supp. 2001, Section 3206. 100 copies have been printed at a cost of approximately \$1,853.25. Copies have been deposited with the Publications Clearinghouse of the Oklahoma Department of Libraries.

Every effort has been made to ensure the accuracy of all the information supplied in this publication at the time of printing, however, changes may occur and will supersede information in this publication.

Contents

5	Notes to leaders
7	Conducting a parent workshop
	How to conduct a parent workshop – step-by-step
9	How to get parents to your workshop
11	Sample announcement
12	Sample invitation
13	Sample letter
15	How to present the program
16	Sample icebreakers
17	Family sensitivity and the value of a child being the first in the family to go to college
21	Handout: Income realities
23	Myth vs. reality of preparing and planning for college
27	Worksheet: Your child’s reality
29	Terminology
31	College glossary
35	Differences in colleges
39	Different avenues to pursue to get to college
41	Helping your child with career exploration
43	Handout: What’s that degree worth?
45	Handout: Salary comparisons
47	Why your child should make good grades and take the right classes
51	Questions to ask during parent/teacher meetings
53	Worksheet: Parent/teacher meeting
55	How to work with the school counselor
57	Worksheet: Working with your counselor
59	Differences in financial aid
61	How to search and apply for financial aid
67	Handout: The search for financial aid
69	College costs and saving for college

- 73 Handout: Estimated costs for students at Oklahoma public colleges and universities
- 75 Planning for college – A year-by-year guide
- 77 Handout: Planning for college – A year-by-year guide
- 81 How I can encourage my child and talk to my teen about going to college
- 83 Handout: Goal setting tips for parents
- 87 Handout: Parent checklist – Preparing your child for college

Notes to leaders

Congratulations! **You have agreed to participate in Oklahoma Project FAITH in Student Success.** This program is designed to help you teach students and parents of your group how to get ready for college and how to get help in paying for their college education.

This tool kit has been designed to walk you step-by-step through the process. All the materials you need to successfully conduct the training are included in this workbook or have been provided separately.

At least one week before your training date, make sure you have enough copies of the handout materials to provide for each participant. Additional copies can be ordered by contacting:

Edra Thrower
Project FAITH Coordinator
Phone: 405.225.9198
Fax: 405.225.9230
E-mail: ethrower@osrhe.edu

Tell her the name of the handout you need and the number of copies. Give yourself enough time to have them shipped to you. Most of the handout materials are also available on the Oklahoma higher education Web site:

www.okhighered.org

Conducting a parent workshop

Research shows that parents are the single most influential factor in helping children make decisions about the future. This is why working with parents on college prep is such an important endeavor. The following is a work list to follow to ensure you have a successful parent workshop.

- Pick a time and place that is convenient for parents to attend. Schedule a block of time that includes a time for parents to visit socially.
- This workshop can be conducted by more than one person. If you are working with a team of presenters, hold a meeting prior to the workshop to discuss how to conduct the workshop.

How to get parents to your workshop

There are many different ways to tell parents about your workshop. These may include posting flyers on bulletin boards, sending letters or invitations, reminding parents or students at every meeting your group sponsors, placing a notice in your organization's bulletin or having your organization's leader announce the workshop during worship. You may even think of other ways to spread the word, such as asking everyone to tell at least one other person.

We have provided a sample invitation, letter and announcement on the following pages. Use these samples as a guide to create the materials that will work best with members from your organization.

The parent workshops and materials are intended for parents of 8th – 12th grade students.

If parents of younger children are interested, you have three options:

- Go ahead and offer a separate workshop to go over the 5th – 7th grade materials.
- Encourage the parents to attend the 8th – 12th grade parent workshop.
- Offer to provide them with the 5th – 7th grade materials to take home and work on as a family. The 5th – 7th grade materials include videos, DVDs, instructor's guides, student activity booklets and posters.

Sample announcement

This can be printed in your organization’s bulletins and newsletters or on individual flyers. Also, you can use this as your script for verbal announcements during meetings and worship.

Your Child CAN Go to College! It Just Takes Some Planning

As a parent, you want the best future possible for your child. In today’s world, that usually means a college education. It is possible for every child to go to college with the right planning and preparation.

Learn about financial aid opportunities, what grades your child should make, what classes your child should take, how to work with school counselors and more at the *[Insert your group’s name here]* **Project FAITH in Student Success workshop.**

WHEN:

[Insert date(s) and time(s) here]

WHERE:

[Insert place here, including room number, if necessary. Be sure to include directions, if needed.]

WHO:

[Insert name and title of workshop leader or leaders]

Call *[insert phone number]* to sign up or for more information. *[You may want to include a place where they can sign up if they have no access to a telephone.]*

Sample invitation

The invitation can be printed on postcards and mailed out, or handed out during meetings.

Your Child CAN Go to College! It Just Takes Some Planning

You are invited to attend a special workshop on how you can help your child go to college.

Learn about **financial aid opportunities**, what **grades** your child should make, what **classes** your child should take, how to **work with school counselors** and more at the *[Insert your group's name here]* **Project FAITH in Student Success** workshop.

Oklahoma Project FAITH in Student Success

Presented by *[Your group's name]*

[Date(s) and time(s)]

[Place]

Call *[Phone number]* or see *[Name]* for more information and to sign up.

Sample letter

This should be printed on your organization's letterhead.

Your organization's letterhead

Your Child CAN Go to College! It Just Takes Some Planning

Date *(insert date)*

Dear Parent:

Today any child that wants to can go to college. All it requires is making the right plans and taking the right steps.

[Your group's name] wants to help you learn the things you need to know to help your child prepare for a college education. That is why we are offering the **Oklahoma Project FAITH in Student Success** workshop.

By attending this workshop, you will learn about the differences in colleges, ways to get to college, why your child should make good grades and take the right classes, how to work with school counselors and teachers, what financial aid is available and how to apply for it, and much more.

The workshop will be held *[Date(s) and time(s)]* at *[Place]*. Leader(s) of the workshop will be *[Name(s)]*.

To sign up or get more information, call *[Phone number]* or see *[Name]* at *[Location]*.

Sincerely,

Your signature

How to present the program

Beginning the meeting

Welcome everyone

Welcome participants and thank them for taking an interest in their children's futures.

Introduce yourself and any other presenters

Introduce yourself and tell them how a college education has made a difference in your life or in the life of someone you know.

Start with an icebreaker

Chances are, your participants probably know each other since they belong to the same organization. However, it is always good to learn something new about someone you know, and an icebreaker will help everyone feel more comfortable in this new learning situation. You may have your own favorite icebreaker, if not, we have provided two options (see page 16).

Go over instructions for the day

The following rules should be observed by everyone attending the session:

- There is no such thing as a silly or stupid question.
- Always show respect to the person speaking.
- Stay on topic with questions and answers.
- Sensitive questions should wait until after the session.
- Have fun.

Tell them what they should expect to learn in the workshop

- Family sensitivity and the value of your child being the first to go to college
- Myth vs. reality of planning for college
- College-related terms or words they will need to know
- Differences in colleges
- Ways to get to college
- How to work with teachers and counselors
- What financial aid is available and how to apply for it
- Ways to save for college
- A year-by-year planning guide from 5th to 12th grade

Sample icebreakers

Goal

To make the participants feel welcomed and to be at ease.

Materials needed

- Blank paper or notepads (not provided)
- Pencils (provided, make sure they are sharpened)

Getting started

Icebreaker #1: What's in a Name?

Have each participant introduce themselves and have them give a word starting with the first letter of their first name that describes them (example: Lucky Larry or Dancing Donna). Ask them to briefly explain its significance to the group.

Icebreaker #2: Pocket Personality

Participants must produce one object from their pocket, purse, wallet or body (jewelry, belt, etc.) that has meaning for them and explain its significance to the group.

SECTION 1

Family sensitivity and the value of a child being the first in the family to go to college

Goal

To address concerns of parents who did not go to college.

A family who has never had anyone attend college faces many challenges. This section will identify those challenges and problems and help family members realize that being the first in the family to go to college is a good thing.

Materials needed

- GEAR UP Guide for Parents of 9th – 10th Grade Students
- GEAR UP Guide for Parents of 11th – 12th Grade Students
- Income realities handout

Getting started

Go around the room and ask parents what grades their children are in right now and hand out the appropriate parent guides.

Discuss

Ask participants if they have reasons for not wanting their children to go to college. Here are some reasons parents have had for not wanting their children to go to college:

- **REASON 1**
My son has a job, and without his income, we can't make ends meet.
- **REASSURANCE 1**
It can be hard for families who depend on money from a child's job, but the long-term rewards of a college education will mean more for the family in the long run.
- **REASON 2**
My daughter will not be the same person if she goes to college.

- **REASSURANCE 2**

Growth and change are natural and are not always bad things. Parents should understand that their child will be the same person but will be better equipped to succeed in the world. Most first-generation college students report that they want to go to college to gain respect, to bring honor to their family and to help their families financially.

- **REASON 3**

I'm afraid my son won't fit in at college.

- **REASSURANCE 3**

Many support groups are available to college students, such as associations made up of students with similar faith, ethnic and cultural backgrounds. Advisors and counselors are available to help students find these groups. Support from parents is very important to the success of a student in college. Don't let your fears hold your child back.

- **REASON 4**

Our family has always made their living by working with their hands at a good trade. I want my son/daughter to come into the family business with me.

- **REASSURANCE 4**

A college education can help a family business grow by finding different ways to make the business successful. Just because your son or daughter wants to go to college does not mean they will not join in the family business.

Address those reasons with the benefits of going to college

Here are some benefits to getting a college education:

- It will be easier to get a job. Most companies want workers who have college degrees, and there are more jobs available for college graduates than for those without college degrees.
- People without college degrees are more likely to be unemployed at some point in their lives.
- A person who has a college degree will make \$1 million more over his/her lifetime than someone without a college education.

- College opens the door to more pleasant working conditions. Many of the jobs open to college graduates are in offices.
- People with college educations have been shown to live happier healthier lives. In fact, studies have shown that college graduates are healthier, live longer, are smarter consumers and have more varied interests than those who don't go to college.
- College provides the satisfaction of personal growth. Your child can explore new subjects, meet many different people and participate in activities they might not otherwise experience.

[Go over the Income Realities handout with parents.]

Income realities

Chart 1
AVERAGE ANNUAL EARNINGS

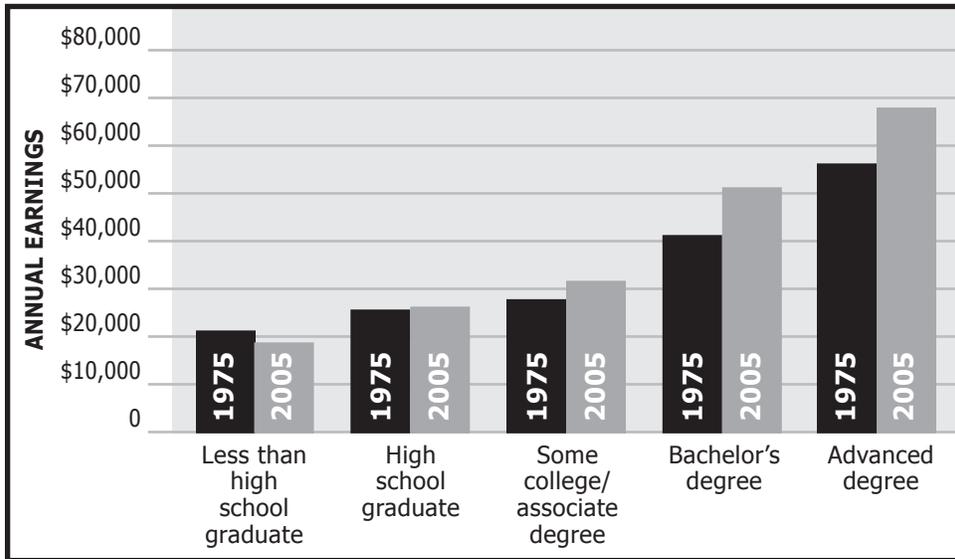
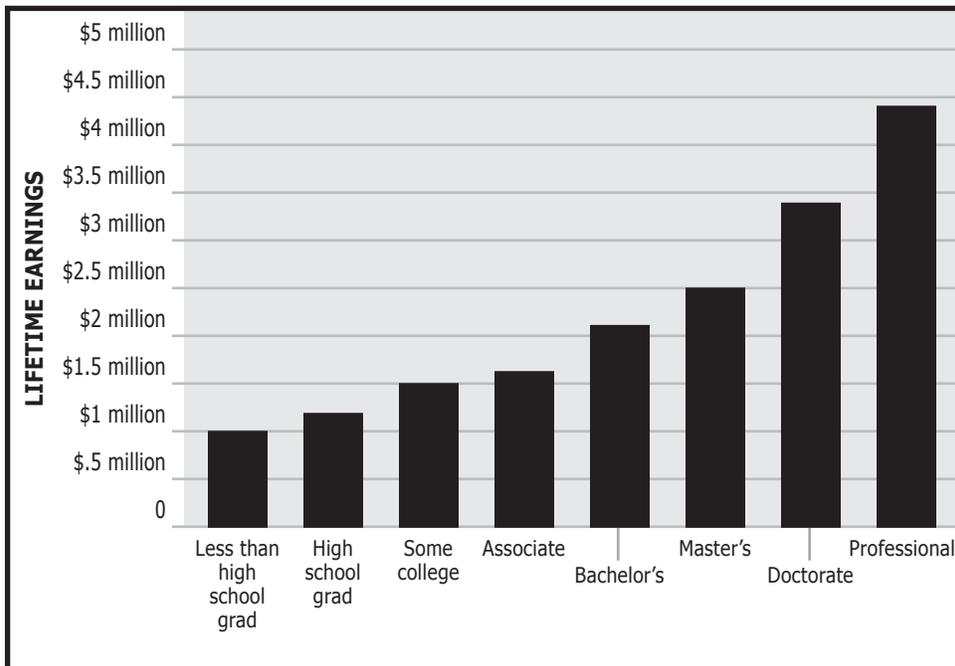


Chart 2
LIFETIME EARNINGS



SECTION 2

Myth vs. reality of preparing and planning for college

Goal

To dispel some of the common myths about going to college.

Materials needed

- Your Child's Reality worksheet

Discuss

Share the following with the participants. After you read each Myth and Reality, ask the participants if they have any questions or comments. At the end, ask if they can add any myths to the list. Encourage other participants to answer the myths.

- **MYTH 1**

My child is only in elementary or junior high school. I don't have to think about college until they are in high school.

- **REALITY 1**

It is never too early to prepare for college. For example, developing reading and study habits while he/she is younger will make the classes your child takes in high school to prepare for college much easier. Also, your child can qualify for some financial aid programs as early as the 8th grade (more about this later). Finally, your child should start taking the classes recommended for college readiness as early as the 9th grade.

- **MYTH 2**

We don't have much money and can't save enough to send our child to college.

- **REALITY 2**

Saving even a few dollars a week when your child is in elementary school can add up over time to help cover the cost of college. There are also many financial aid programs available to help families pay for college. [Tell them you will discuss this with them in more detail in another section.]

- **MYTH 3**

The papers to fill out to go to college are too hard to understand. I could never fill them out by myself.

- **REALITY 3**

Help in filling out paperwork is available from many areas. Check with your child's school counselor, the admissions office at the college you are interested in attending.

- **MYTH 4**

My child is good at sports and will get an athletic scholarship to go to college.

- **REALITY 4**

Only a small number of athletic scholarships are available each year. Even if your child is one of the talented few who obtain one, he or she is still going to need good grades to stay eligible to play. **Do not depend on getting an athletic scholarship as the only way for your child to go to college.**

- **MYTH 5**

My child is good at sports and will not need college because he/she will become a professional athlete.

- **REALITY 5**

Many students believe they can become a professional basketball, football or baseball player, and college is not something they should pursue. It is understandable to want to get a college scholarship for being a great athlete, but students must understand the reality of that dream.

There are nearly one million high school football players and about 550,000 high school basketball players. Of that number, about 250 make it to the NFL and about 50-60 to the NBA.

Each year there about 4,700 NCAA Division I male athletes vying for those 60 spots with an NBA team.

Less than 3 percent of college seniors will play one year in

professional basketball.

The odds of a high school football player making it to the pros at all, let alone having a career, are 6,000 to 1; the odds of a high school basketball player are 10,000 to 1. Think about those numbers and decide what will matter in the long run – dreaming of a shot at the pros or concentrating on a college education.

Activities for parents

- Complete the worksheet, Your Child's Reality.

Your child's reality

Write the reality of your child preparing for and attending college today. (Example: My child does not do well in English.)

Write the college prep reality you would like for your child. (Example: I would like my child to study harder in English so that he or she may excel in English.)

Write the reality you would like for your child in the future after he or she has attended college. (Example: My child has finished college and is now earning a good living as a high school English teacher.)

SECTION 3

Terminology

Goal

To help participants become familiar with some of the words used in academic settings.

Materials needed

- Glossary (Make sure you have enough copies for everyone in your workshop and that you have read over the list and are familiar with all the terms.)

Getting started

Pass out copies of the glossary. A master copy for you to reproduce has been provided on the following pages of this tool kit. Tell them the glossary is also available online at:

www.okhighered.org/student-center/online-resources/glossary.shtml
or www.OKcollegestart.org/Financial_Aid/Glossary_of_Acronyms_and_Terms.aspx.

Discuss

Like all professions, education has certain terms it uses that you may or may not be familiar with. We have put together a list of these words to help you in planning and preparing for your child's college education.

This list is some of the more common words you will need to know while preparing for your child for college. For example:

- **Concurrent enrollment:** This is a program that allows eligible high school students (juniors and seniors) to take credit-earning college courses. This means they can earn college credit by taking certain classes in high school.
- **Credit hour:** Credit given for attending one lecture hour of class each week for 15 weeks or equivalent. Most college classes are three credit hours, meaning their total meeting time for a week is three hours. To calculate the cost for one course, multiply the number of credit hours the class is worth by the total tuition and mandatory fees per credit hour.

Have them look over the list and ask questions about any term they do not understand.

College glossary

Academic advisor: The person at a college or university who helps students decide what classes to take, what major to pursue, etc. An advisor is similar to a high school guidance counselor.

Admission requirements: Students wanting to attend an Oklahoma college or university must meet certain requirements, such as achieving a specified ACT or SAT score or combination of high school grade point average and rank in class, taking specified high school courses, etc. to be considered for admission.

Advanced Placement (AP) courses: Courses that allow students to take college-level course work in high school. Many Oklahoma colleges and universities award college credit to students who successfully complete these courses and pass the corresponding AP exams.

Associate degree: Degree given upon completion of two years of full-time study or the equivalent. Most associate degrees are awarded by two-year colleges, although some four-year universities also offer associate degrees. Some associate degrees transfer to four-year universities; others are for career preparation.

Bachelor's degree: Degree given upon completion of four years of full-time study or the equivalent.

Class rank: Ranking of a student within a high school graduating class based upon his or her high school grade point average.

College: A higher education institution that generally offers associate, or two-year, degrees but does not offer bachelor's or graduate level programs.

College catalog: A booklet published by an individual college or university that contains detailed descriptions of course and degree offerings, fees, academic policies and requirements for graduation.

Community College: Also known as a “two-year college,” a community college grants associate degrees for transfer to four-year institutions or for career preparation. Community colleges usually offer flexible class schedules with smaller class sizes. They are known as open door institutions because performance standards (standardized test scores or combination of class rank and grade point average) are not required for admission.

Commuter college: A college at which students live off campus and travel to campus for classes.

Comprehensive university: See research university.

Concurrent enrollment: A program that allows eligible high school students (juniors and seniors) to take credit-earning college courses.

Credit hour: Credit given for attending one lecture hour of class each week for 15 weeks or equivalent. Most college classes are three credit hours, meaning their total meeting time for a week is three hours. To calculate tuition, multiply the number of credit hours for each class (three) by the cost of tuition per credit hour.

Full-time student: An undergraduate student enrolled in at least 12 credit hours or a graduate student enrolled in at least nine credit hours, or the equivalent, in one semester or academic term.

Graduate student: A student working toward a master’s or doctoral degree.

High school grade point average (GPA): Average of all grades earned in the 9th through 12th grades.

Higher education center: Institution with flexible admission standards that provides higher education opportunities to citizens in the areas surrounding the centers. The center works with various colleges and universities to provide undergraduate and graduate courses, and students can earn an associate, bachelor’s or master’s degree.

Independent (private) colleges and universities: Accredited colleges and universities that offer associate,

bachelor's and/or graduate degrees in traditional subject areas. Private colleges and universities are not supported by state taxes and are not for profit. They receive the bulk of their revenues from tuition, donations and grants.

Major: An academic subject area, such as economics or geology, in which students take many courses and choose to earn a degree.

Minor: An area of interest studied at the same time as a major. It requires fewer courses than a major.

Part-time student: A student who is enrolled in a certain number of course credits or hours which are less than full-time. For an undergraduate student, this is usually less than 12 credits or hours. For a graduate student, it is usually less than nine credits or hours.

Prerequisite: A course which a student must take before he or she can enroll in another (usually more challenging) course.

Regional university: A university that offers bachelor's and master's degrees, and in some instances, associate and professional degrees. While regional universities focus primarily on instruction, they are also responsible for extension and public service, as well as some research. They tend to have mid-sized student populations and campuses.

Research university: Also known as a "comprehensive university," a university that grants bachelor's, graduate and professional degrees and offers a wide variety of courses and degree programs. Along with instruction, research institutions also focus on research, extension and public service. Research universities usually have large student bodies and expansive campuses.

Residential college: A college at which students may live on campus in dormitories or apartments.

Semester: Calendar system used by colleges and universities. Classes and grade reports are divided into two periods in the spring and fall, each lasting about 16 weeks, and one period in the summer, usually lasting eight weeks.

Standardized test (ACT or SAT): Test used by colleges and universities to evaluate applicants' academic skills and abilities. The standardized tests most widely used by colleges and universities are the ACT and SAT. Oklahoma state colleges and universities rely primarily on the ACT.

State (public) colleges and universities: Colleges and universities that receive funding from state taxes to pay part of operating costs.

Subject area test: Standardized tests given by ACT in math, science, reading and English. Public colleges and universities look at these test scores when helping students enroll in courses.

Technical branch: Institution that has a special emphasis on education and training in technical fields. Some technical branches offer academic courses and programs, but not all institutions offer two-year programs that lead to an associate degree.

Trimester: Calendar system used primarily by the state's technical branches. Classes and grade reports are divided into three periods, each lasting about 10 weeks.

Tuition: Payment that students make to cover costs of their classes at state and private colleges and universities. Other fees may be also required.

Two-year college: An institution that grants associate degrees for transfer to four-year institutions or for career preparation. Two-year colleges usually offer flexible class schedules with smaller class sizes. They are known as open door institutions because performance standards (standardized test scores or combination of class rank and grade point average) are not required for admission.

Undergraduate student: A student working toward an associate or a bachelor's degree or a certificate.

University: A higher education institution that usually offers four-year degrees, as well as degrees beyond the baccalaureate level (graduate and professional degrees). They may also offer associate degrees.

SECTION 4

Differences in colleges

Goal

To point out the differences in two-year colleges and regional and comprehensive universities.

Materials

- Different college recruiting materials from the different types of colleges. You can download pages off the Internet or contact admissions offices at the colleges close to you.

Web sites

- List of colleges in Oklahoma:
www.okhighered.org/student-center/college-univ
www.OKcollegestart.org/Explore_Colleges/_default.aspx
www.okcollegestart.org/Explore_Colleges/_default.aspx

Discuss

Use the college recruiting materials to show examples of the differences in colleges.

There are two basic types of post-secondary education institutions:

- Two-year: Community colleges and technical branches
- Four-year: Colleges and universities

COMMUNITY COLLEGES AND TECHNICAL BRANCHES

- Less than four years in length
- Usually takes two years to complete a degree program

Community colleges

- Grant associate degrees for transfer to four-year institutions or for career preparation.
- Offer extensive night, and sometimes even weekend, class schedules with smaller class sizes.
- Known as open-door institutions because, in most cases,

admission requirements are less stringent than four-year colleges or universities.

- Cost to attend is usually less than any other type of college.

Ask participants to list community colleges they know of or have experience with.

Examples: Tulsa Community College and Northern Oklahoma College in Tonkawa

Technical branches

- Focus on education and training in technical fields.
- Some offer academic courses and programs, but not all offer two-year programs that lead to an associate degree.
- Cost to attend varies due to type of program – for example, lab fees for a degree in air conditioning and refrigeration technology are probably more expensive than lab fees for a degree in hospitality services.

Ask participants to name the two technical colleges in Oklahoma.

Examples: OSU Technical Branch - Okmulgee and OSU - Oklahoma City

COLLEGE AND UNIVERSITIES

- At least four years in length
- Usually takes four years to complete a bachelor's degree program

Regional universities

- Offer bachelor's and master's degrees, and sometimes associate or professional degrees.
- Focus mainly on instruction.
- Also responsible for extension and public service and some research.
- Have mid-sized student populations and campuses.

Ask participants to name some regional universities.

Examples: Northeastern State University in Tahlequah and Oklahoma Panhandle State University in Goodwell

Comprehensive universities

- Grant bachelor's, graduate and professional degrees.
- Offer a wide variety of courses and degree programs.

- Also focus on research, extension and public service.
- Usually have many students and large campuses.

Ask participants to name the two comprehensive universities in Oklahoma.

Examples: Oklahoma State University in Stillwater and the University of Oklahoma in Norman

Independent or private colleges

- Accredited colleges and universities
- Offer associate, bachelor's and/or graduate degrees in traditional subject areas.
- Are not supported by state taxes and are not for profit.
- Receive the bulk of their revenues from tuition, donations and grants.

Ask participants to list some of the independent colleges and universities they might know.

Examples: Oklahoma City University and The University of Tulsa

Ask participants to briefly discuss what college might be best for their children to attend.

Encourage parents to explore college options by visiting the Web sites listed at the beginning of this section or arranging a visit through the admissions office at the college they are interested in attending.

SECTION 5

Different avenues to pursue to get to college

Goal

To explain alternative ways for students to obtain a college degree.

Web sites

Army www.goarmy.com

Navy www.navy.com/education

Air Force www.airforce.com

(Must register on the site to get information.)

Discuss

There are many advantages of attending college right after high school.

- College costs are usually less.
- Students are still in the “study” mode.
- Younger people usually have less responsibility and have more time to study.

However ... not everyone who earns a college degree goes straight from high school to college, but everyone who wants a college degree can get one. The advantages of attending college at a later stage in life are:

- Better knowledge of what is desired from a college degree – better job, etc.
- More focused as an adult
- Some employers will pay for college if it is related to job responsibilities

Here are some non-traditional ways of earning a college degree.

- **Attend college part-time**

Some students will begin working right after high school and attend college part-time by taking a few classes during the day or at night. It takes longer to earn a degree this way, but if it is the only way to get a college education, the time invested is worth it.

- **Military service**

Some students will enter military service right after high school to help earn money to pay for college. They will either enlist with the regular service or sign up with a National Guard unit. Both ways can provide students with funds to use for college after their term of enlistment is finished or while they serve in the Guard. Students should check with their local recruiter to find out what opportunities are available. Also, the Oklahoma State Regents for Higher Education and participating Oklahoma State System institutions have signed an Advanced Standing Agreement with the U.S. Navy to award college credit for specific technical education and training courses, and job experience successfully completed while serving in the U.S. Navy.

- **Career technology centers**

High school and adult students at participating technology centers can earn college credit from state colleges and universities through Cooperative Alliance Agreements. The benefits of pursuing a degree through an alliance agreement include:

- Students can begin working on a degree while still in high school.
- College credit is awarded immediately upon successful completion of the course.
- Admissible students may enroll in any state college or university and transfer courses depending on the degree program.*

** The receiving college or university has the authority to determine the eligibility of those courses as applied toward the desired degree plan.*

Additional activities

If some of your participants have a college degree, ask them share the path they took to college.

If some participants do not have a college degree, ask if any of these paths might work for them now.

SECTION 6

Helping your child with career exploration

Goal

To provide resources to help students look at different careers.

Materials needed

- What's that degree worth? handout
- Salary comparison handout

Web sites

- www.okhighered.org/student-center/parents/pa_section-2.shtml
- www.OKcollegestart.org/Career_Center/_default.aspx
- okcrn.org/parent_ge
- www.acrnetwork.org/parents/p_career.htm

Discuss

Why explore careers?

- One of the MAIN reasons students drop out of college is that they do not know what they want to do for a career.
- It allows students to make better choices about their futures. The more knowledge they have about what a job is really like and what education is needed, the easier it will be to choose a job that will fit their personality, interests and abilities.

When should they begin looking at different jobs?

Experts recommend students begin in middle school to gather information on different jobs they may want to do.

Isn't that too early? What if they change their minds?

Career exploration is a process. This means that it takes most students a long time to decide what they want to do. Most will change their minds many times before finding the right career.

How do they go about it?

There are two main ways to find out about careers.

One is to gather all the information they can find on careers they may be interested in. They can check out books from the library or do searches on the Internet. OKcollegestart.org helps students identify and prepare for careers that suit their skills, values, interests and personality types.

Other information they will want to find out includes:

- What type of education will I need to work in this job?
- Where do I get the education or training?
- Will this job be needed in the future?
- How can I advance in this job?
- What are some of the day-to-day jobs I will have to do?
- How much will I make doing this work?

Another way to find out about a particular career is to actually do work in a job they are interested in. Some examples:

- They can volunteer with groups doing the type of work they are interested in.
- They can work at part-time jobs in the area.
- They can “shadow” or follow someone around who does the type of work they think they might want to do.
- They might be able to do an internship in the area. This means they will work in the area usually without pay, but they may be able to get school credit for it.
- They may be able to take a vocational class in high school in the area they are interested in.

Talk with the school counselor about career search opportunities available at your child’s school.

Talk with your child about his or her career aspirations. Work with your child on career exploration and encourage his or her dreams.

Activities for parents

- Have the parents organize a job shadowing exercise for the young people of your organization.
- Have parents talk to young people in your organization about different career opportunities.

HANDOUT

What's that degree worth?

Degree area	Average starting salary	Change from the year before
Chemical engineering	\$54,256	+4.3%
Electrical engineering	\$52,009	+2.5%
Computer engineering	\$51,496	-2.0%
Computer science	\$51,292	+2.6%
Mechanical engineering	\$51,046	+4.1%
Aerospace engineering	\$50,701	+9.0%
Industrial engineering	\$49,541	+1.8%
Accounting	\$43,809	+3.9%
Information sciences	\$43,732	-0.8%
Civil engineering	\$43,462	+4.0%
Economics/finance	\$42,802	+5.1%
Business administration	\$39,448	+3.2%
Marketing	\$37,832	+6.0%
Liberal arts	\$30,337	+4.2%
Source: National Association of Colleges and Employers		

HANDOUT

Salary comparisons

Associate or Bachelor's	Hourly Wage
Accountant	\$21.05
Computer programmer	\$25.91
Architect	\$24.80
Zoologist & wildlife biologist	\$21.85
Forensic science technician	\$17.88
Film & video editor	\$16.24
Pharmacist	\$32.81
Physical therapist	\$27.89
Education, training & library occupation	\$15.00
Registered nurse	\$20.49

Moderate On-the-Job Experience	Hourly Wage
Bank teller	\$9.07
Data entry keyer	\$10.10
Landscaping & groundskeeper worker	\$8.82
Veterinary assistant	\$8.23
Security guard	\$9.89
Camera operator	\$10.99
Pharmacy technician	\$9.80
Physical therapist aide	\$9.21
Child care worker	\$6.90
Nursing aide	\$8.13

Source: Oklahoma Employment Outlook 2012

SECTION 7

Why your child should make good grades and take the right classes

Goal

To explain the grades, classes and tests needed to go to college.

Materials needed

- GEAR UP Guide for Parents of 9th – 10th Grade Students
- GEAR UP Guide for Parents of 11th – 12th Grade Students

Web sites

- www.okhighered.org/student-center/jrhigh-highscl/courses.shtml
- www.okhighered.org/student-center/jrhigh-highscl/grades.shtml
- www.OKcollegestart.org/Plan_for_College/High_School_Planner/High_School_Planner.aspx
- www.act.org
- www.collegeboard.com

Discuss

To attend an Oklahoma state college or university, your child must take certain classes in high school and take the ACT exam.

Please open the GEAR UP Guide for parents. Find the “Courses to Take” section. This is a list of the classes all students must take to be able to go to a state college.

These classes will not only help your child prepare for college, but also give him or her a valuable knowledge base for entering the job market after high school.

Look under the “Other” section. They will need three units from this section. These can be from any of the units listed previously or computer science or foreign language.

There are also some additional suggestions, but not requirements, including an additional unit in math and an additional unit in laboratory science, plus two additional units in speech or music, art or drama.

If you look [hold up guide and point] at the “Grades To Make” section, you will notice the grade point average your child must have to attend a state college or university.

Please note that to attend either Oklahoma State University or the University of Oklahoma, a student must have a 3.0 GPA. Also note the scores a student has to have on the ACT or the SAT.

For the regional universities such as Northeastern, Southwestern or Central Oklahoma, a student must have a 2.7 GPA and rank in the top 50 percent of his or her class.

Also note that to attend a community college, students do not need to make certain scores, but they should take the required high school classes, graduate from an accredited high school and take the ACT exam.

It is not unusual for students to start at either a community college or a regional university and later transfer to OU or OSU after obtaining an associate degree.

The final score on college entrance exams

College entrance exams

Admissions or college entrance exams are necessary to enter almost any U.S. college or university. These tests are important because, when combined with high school grades, they are used as a predictor of success during that first year of college. The college entrance exams most used are the ACT and the SAT. Oklahoma uses the ACT for college entrance.

ACT

The ACT assessment is a standardized college entrance examination that measures knowledge and skills in English, mathematics, reading and science reasoning. Students take the

ACT assessment, a 175-minute exam, in four parts: English (75 questions), mathematics (60 questions), reading comprehension (40 questions) and science reasoning (40 questions). Each section is scored from 1 to 36 and scaled for slight variations in difficulty. Scores on the multiple-choice tests are based on the number of questions answered correctly. There is no penalty for guessing. The composite score is the average of the four scaled scores.

SAT

The SAT assessment is a standardized college entrance examination that is used most predominantly by colleges and universities along the East and West coasts.

SAT REASONING TEST™

The SAT Reasoning Test is a measure of the critical thinking skills needed for academic success in college. The SAT Reasoning Test assesses how well students analyze and solve problems. It consists of 70 minutes (two 25-minute sections and one 20-minute section) of critical reading questions; 70 minutes (two 25-minute sections and one 20-minute section) of math problems; and a 60-minute writing section, which includes multiple choice questions and a short essay. In addition, there is one 25-minute unscored section, known as the variable or equating section.

SAT SUBJECT TESTS™ (formerly SAT II: Subject Tests)

Subject Tests are required by some institutions for admission and/or placement in freshman courses. SAT Subject Tests are one-hour, multiple-choice tests that measure how much students know about a particular academic subject and how well they can apply that knowledge. Subject Tests fall into five subject areas: English, history, mathematics, sciences, and languages. They help colleges compare the academic achievement of students from different schools where course preparation and academic backgrounds may vary widely.

PSAT/NMSQT

(Preliminary SAT/National Merit Scholarship Qualifying Test)

The Preliminary SAT®/National Merit Scholarship Qualifying Test is a standardized test that provides firsthand practice for the SAT

Reasoning Test. It also gives you a chance to enter National Merit Scholarship Corporation (NMSC) scholarship programs. The PSAT/NMSQT measures critical reading skills, math problem-solving skills and writing skills. The most common reasons for taking the PSAT/NMSQT are to receive feedback on your strengths and weaknesses on skills necessary for college study; to see how your performance on an admissions test might compare with that of others applying to college; to enter the competition for scholarships from the National Merit Scholarship Corporation (grade 11); and to help prepare for the SAT.

SECTION 8

Questions to ask during parent/teacher meetings

Goal

To help parents be prepared for parent/teacher meetings.

Materials needed

- Parent/Teacher Meetings worksheet
- Parent Checklist (at back of book)

Discuss

Meetings between parents and teachers are very important for the success of your child in school. If your child's teachers do not have regularly scheduled meetings, you should ask for one at any time you think it is necessary. If your child is in middle or high school, they will have different teachers for different classes. Make sure you know who your child's teachers are and how to contact them. Remember, you and the teacher have your child's best interests at heart.

Before meeting with the teacher, talk with your child to find out what they like about school, what they dislike or would like changed. How does your child feel about the teacher, the class?

Write down things you think the teacher should know, such as:

- Any unusual stress at home
- How your child gets along with others in the home
- What your child likes to do in his/her free time
- Any organized activities in which your child participates, such as scouts, sports, music, etc.
- Previous school experiences

Questions for the teacher:

- How much homework will you be giving? How should I help?
- How are grades decided?
- What is the classroom discipline policy?
- What kind of tests are given? What do they mean?
- How is my child doing in reading, math or other subjects?
- How does my child get along with others in the class?
- What does my child like to do? Not like to do?
- Does my child seem happy?
- Are there any problems?
- What happens to homework after it is handed in?
- Is there anything we can do at home to help with my child's progress?

Be sure to take notes so you can remember what was said. Then be sure to discuss with your child how the session went. Remember to praise as well as correct when you talk with your child.

Activity for parents

Be sure to check out the Parent Checklist. Review the grade level that your child is in and create additional questions for the teacher based on this information.

Parent/teacher meeting

Teacher's name: _____

Class/subject taught: _____

Time, date, place of meeting: _____

Before the meeting

Note how your child feels about the teacher, the class:

Write down things you think the teacher should know, such as:

- Any unusual stress at home
- Your child's relationships with others at home
- What your child likes to do in their free time
- Any organized activities in which your child participates, such as scouts, sports, music, etc.
- Previous school experiences

Questions for the teacher

- How much homework will you be assigning? How should I help?

- How are grades decided?

- What is the classroom discipline policy?
- What kind of tests are given? What do they mean?
- How is my child doing in reading, math or other subjects?
- How does my child get along with others in the class?
- What does my child like to do? Not like to do?
- Does my child seem happy?
- Are there any problems?
- What happens to homework after it is handed in?
- Is there anything we can do at home to help with my child's progress?

Additional questions to ask the teacher

SECTION 9

How to work with the school counselor

Goal

To help parents feel comfortable with the guidance counselor and to know what questions to ask.

Materials needed

- Counselor worksheet
- Parent Checklist (at the end of this book)

Discuss

High school guidance counselors know what it takes to help your child get ready for college. They have a large role in the college selection process, and their duties include helping your child pick a college, reminding them of testing requirements and deadlines, and writing letters of recommendation. It's important for a parent to establish and maintain a relationship with your child's counselor.

Together, you and the guidance counselor can provide the support to help your child find colleges that are a good match.

Questions to ask guidance counselors

- Does the school offer ACT prep or SAT prep courses?
- How many years of each academic subject does the high school require for graduation?
- What elective courses do you recommend for college-bound students?
- Can students who are considering college get special help or tutoring?
- What activities can students do after school and over the summer to better prepare them for college?
- How much homework is expected of students preparing for college?

- What do out-of-state colleges require in terms of high school grades and SAT or ACT scores?
- Are there any special scholarships or awards that we should know about now, so we can work toward them?

The guidance counselor should be knowledgeable on available financial aid, which we will talk about next.

Ask parents if they have worked with their child's guidance counselor yet.

How did it go?

Did they feel the guidance counselor was helpful?

Can anyone else here think of other questions they may want to ask a guidance counselor?

Activity for parents

Be sure to check out the Parent Checklist. Review the grade level that your child is in and create additional questions for the counselor based on this information.

WORKSHEET

Working with your counselor

Counselor's name: _____

Time, date, place of meeting: _____

Questions for the guidance counselors

- Does the school offer ACT prep or SAT prep courses?
- How many years of each academic subject does the high school require for graduation?
- What elective courses do you recommend for college-bound students?
- Can students who are considering college get special help or tutoring?
- What activities can students do after school and over the summer to better prepare for college?
- How much homework is expected of students preparing for college?
- What do out-of-state colleges require in terms of high school grades and SAT or ACT scores?
- Are there any special scholarships or awards that we should know about now, so that we can work toward them?

SECTION 10

Differences in financial aid

Goal

To make parents aware of the different types of financial aid.

Materials needed

- Your Official Guide to Preparing for College, 8th – 10th grade
- Your Official Guide to Preparing for College, 11th – 12th grade
- GEAR UP Guide for Parents of 9th – 10th Grade Students
- GEAR UP Guide for Parents of 11th – 12th Grade Students
- Funding Your Education brochure
- Oklahoma’s Promise 8th – 10th grade flyer

Web site

- www.okhighered.org/student-center/financial-aid
- www.OKcollegestart.org/Plan_for_College/High_School_Planner/High_School_Planner.aspx

Discuss

There are several types of financial aid, including scholarships, loans, grants and work study. The high school counselor also has information on the different types of financial aid available. Most colleges and universities have entire offices devoted to financial aid services. Contact the college or university your child is interested in attending for more information on financial aid.

SCHOLARSHIPS

A gift of money (that does not have to be repaid) given to recognize student achievement, skills and talent. A scholarship may be based partly on financial need. Scholarships can come from private companies, charitable foundations, religious organizations or civic groups.

LOANS

The federal government has several different types of loan programs for college students and their parents. These loans must be paid back. They include:

- **Federal Direct Loans** made by the federal government directly to students and parents through colleges.
- **Federal Perkins Loan Program** funded by the federal government and awarded by the college or university. These loans have low interest rates and are repayable over a long period of time.
- **Federal PLUS Program** provides low interest federal loans to credit-approved parents of eligible undergraduate students. Repayment begins 60 days after loan funds are paid. These loans are available from banks, lending institutions and participating direct lending schools.
- **Federal Subsidized Stafford Loan Program** provides low-interest federal loans to eligible students through banks, lending institutions and participating direct loans schools. It is based on need, and the interest is paid by the federal government for qualifying students while they are enrolled at least half-time. Repayment begins after the student leaves school.
- **Federal Unsubsidized Stafford Loan Program** provides low interest federal loans that are not based on need, and the student must pay the interest while in school. Repayment begins after the student leaves school.

GRANTS

Financial aid that does not need to be paid back, usually awarded based on need, but can be awarded for good grades, special skills, talent, heritage or other criteria. An example is the **Federal Pell Grant** which is based on need and may be used for tuition, room and board, books, or other educational costs and requires no repayment.

WORK STUDY

A federal government-supported program coordinated through campus financial aid offices that provides jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to each student's course of study.

Ask participants to share any experience they might have had in applying for financial aid.

SECTION 11

How to search and apply for financial aid

Goal

To help parents understand how to search and apply for financial aid.

Materials needed

- Free Application for Federal Student Aid (FAFSA) application
- Easy as ... 1 2 3, FAFSA online brochure
- Are You Looking for Money for College? brochure
- Oklahoma's Promise 8th – 10th grade flyer
- Oklahoma's Promise application
- OSRHE Grant and Scholarship Programs booklet
- The Search for Financial Aid handout

Web sites

- www.fafsa.ed.gov
- www.pin.ed.gov
- www.okhighered.org/student-center/financial-aid
- www.OKcollegestart.org/Financial_Aid/_default.aspx
- www.okpromise.org

Discuss

STATE GRANTS AND SCHOLARSHIPS

The state of Oklahoma has several scholarships programs to help pay for college. The most important for us today is **Oklahoma's Promise**. [Hold up flyer.]

This is a program for students in the 8th, 9th and 10th grades that will help pay for their college education if the family's annual income is \$50,000 or less.

[Hand out Oklahoma's Promise applications.]

[If you have time, go through and fill out the Oklahoma's Promise application as a group. Parents will need income tax information to complete the form, so they may have to finish the form at home.]

Tell the parents to fill out and return the application to the Oklahoma State Regents for Higher Education, 655 Research Parkway, Suite 200, Oklahoma City, OK 73104, if their family is eligible. Also, they can fill out an application online at www.okpromise.org.

More information can be found out about state scholarship programs in the **State Regents Grant and Scholarship Programs** booklet [hold up booklet].

FEDERAL FINANCIAL AID

The federal government has made it easy to apply for federal financial aid. By filling out one application – the **Free Application for Federal Student Aid or FAFSA** – you can apply for grants, loans or work study. This application must be filled out during the student’s senior year and requires information from the parents’ income tax forms.

You can apply by filling out the paper application, of which you have a copy [hold up application], or you can apply online by following the steps in this brochure [hold up copy of Easy as ... 1 2 3.]

[You may want to fill out the FAFSA as a group at this time. The FAFSA requires income tax information, so the parents may have to finish the form at home.]

If you need help in filling out the application ask the school guidance counselor if help is available from the school or contact the institution your child is interested in attending. Many colleges and universities have evening or weekend sessions just to help parents fill out these forms. Go ahead and fill out the FAFSA even if you think your child may not qualify. Many scholarship applications require a FAFSA be filed before they will consider an applicant for a scholarship award.

Remember, you cannot get federal financial aid without filling out the FAFSA.

More information on financial aid is available in your parents’ guides. [Hold up and open to the **Getting Financial Aid** section.]

- **Log on to OKcollegestart.org** and conduct an online scholarship search that reflects your specific interests and abilities.
- **Check for scholarships sponsored by local organizations** such as your religious organization, your place of employment, and civic and community clubs such as the American Legion, YMCA, 4-H Club, Elks, Lions, Masons, Kiwanis, Jaycees, Chamber of Commerce, and the Girl or Boy Scouts.
- **Talk with the high school counselor about local and/or college and university sources of financial aid.**
- **Contact the admissions or financial aid offices at the schools you are interested in attending.** A listing of financial aid offices in Oklahoma colleges and universities can be found at www.okhighered.org under the Student Center or www.OKcollegestart.org.

Activities for parents

WRITING A LETTER REQUESTING INFORMATION ON FINANCIAL AID

Letters sent to colleges requesting information on available financial aid can be kept short and simple. They should include the types of financial aid you are requesting and what the student's major area of study will be, if known. **A sample letter is included at the end of this section.**

Many times information on financial aid can be requested by telephone or by e-mail from the college. They usually have packets ready to be mailed.

Either way, make your request as early as possible. Go over the Search for Financial Aid handout with your child before you begin your search.

Sample letter

This sample shows how to write a letter requesting information on financial aid.

Date *(insert date)*

Name of College
Financial Aid Office
Address of College
City, State, Zip

Dear *(name of financial aid officer)*:

My *(son/daughter)* is a senior at *(name of high school)* and will be attending *(name of college)* beginning *(date)* and majoring in *(major area)*.

Please send me any information on available financial aid including grants, loans and scholarships. You may send the information to *(your name and address)*.

Thank you for your time.

Sincerely,

(your name and signature)

The search for financial aid

- Call the financial aid office and check the Web site of the college or university your child is interested in attending. Check possible scholarships or grants and what your child should do to apply. **Put the deadline date on your calendar!**
- Visit www.OKcollegestart.org, www.okhighered.org or call the Student Information hotline at 1.800.858.1840 for scholarship information. There is no charge for this service. Some private companies charge a fee for this same service and information. Remember, it is available at no charge from the State Regents.
- Apply for local scholarships.
- Network. Tell everyone (including the high school counselor) that you are looking for scholarships. Check for scholarship opportunities with your place of employment, your religious organization, any organization to which you belong, etc. Also look for scholarship opportunities in your local newspaper.
- Use books and computer programs with scholarship information. If at all possible, utilize the Internet. Your high school guidance office and/or the library will have books that list numerous scholarship opportunities.
- **When searching for scholarships, beware of “scholarship scams.” Only use services that are FREE. Do not give anyone your personal information.** If you are willing to do the work, you can find the same information yourself.
- Remember, applying for scholarships can be frustrating. You may not get a response when you write to an address taken from a scholarship book or computer search. If you do get a response, you may find that the deadline has passed or that there is no longer funding for the scholarship. Apply for more than one.
- **Buy a calendar. Mark it with grant and scholarship due dates and deadlines.**
- Stay organized! Make copies of everything!
- Exhaust all avenues for scholarships and grants before applying for loans. Also, remember that many students who are not able to get scholarships often are able to get need-based financial aid.
- **Plan early so you don’t panic!**

Don't make these mistakes!

- **Hurrying through the application process** – Take your time. Be sure your application forms are complete and accurate before submitting them.
- **Not being able to trace your mailings** – Be sure to send all financial aid applications and related correspondence by certified mail.
- **Underestimating or overestimating financial aid eligibility** – If possible, apply to a school that your child would like to attend but would need financial aid. After talking with the financial aid office, you may be surprised to find you are able to send your child to a more expensive school. If a satisfactory financial aid package cannot be arranged, be sure that your child has also applied to a school where he or she meets the admission requirements and where you can afford to send him/her without or with little financial aid assistance.
- **Taking the first financial aid package offered** – Compare financial aid packages at similar schools and determine the best financial aid package for your child. Don't take the first deal that you are offered if it does not meet your needs. Ask schools if they can "beat the other schools' deals." Be assertive and patient.
- **Selecting colleges on the basis of their "sticker" price** – Because of the way financial aid is packaged (expected family contribution stays constant, no matter how much a school costs), it may not cost a student any more to attend an expensive college than a lower-priced school.
- **Taking out a personal loan or charging to a credit card** – More attractive financial arrangements may be available from the federal government, commercial organizations, or the schools themselves. Both the Perkins and the subsidized Stafford Loans charge no interest or principal repayment until after the student graduates, leaves school, or attends on less than a half-time basis (home equity loans and credit card companies charge interest immediately).
- **Being too quick to accept a college's offer for aid** – Be careful never to miss a deadline, but don't respond before the deadline. Keep your options open. You may be able to use other offers to get a better deal at the school you want to attend.
- **Starting too late to look for aid** – It's never too early to start, but it can be too late. Ideally, by the time students are in the 10th or 11th grades, parents and students should have already begun the process.

SECTION 12

College costs and saving for college

Goal

To illustrate the current costs of a college education and help parents understand the need and benefit of saving money for their child's college education.

Materials needed

- Your Official Guide to Preparing for College, 8th – 10th grade
- Your Official Guide to Preparing for College, 11th – 12th grade
- GEAR UP Guide for Parents of 9th – 10th Grade Students
- GEAR UP Guide for Parents of 11th – 12th Grade Students
- Oklahoma College Savings Plan brochure
- Estimated costs for students at Oklahoma public colleges and universities handout

Web sites

- www.ok4savings.org
- www.okhighered.org/student-center/college-cost/estimated.shtml
- www.OKcollegestart.org/Financial_Aid/College_Cost/How_Much_Does_College_Cost_.aspx

Discuss

COLLEGE COSTS

College expenses vary, depending on the type of college or university, the number of courses a student takes, a student's major, and his or her personal lifestyle. However, a significant expense for most college students is the cost of classes.

Students pay tuition to cover costs such as professors' salaries, classroom and laboratory equipment, classroom maintenance and utility costs. Tuition at Oklahoma state colleges and universities is considerably lower than average tuition at similar institutions in other states.

Students also pay special fees in addition to tuition. Special fees include library fees, computer use fees, student activity fees and assessment fees. Some academic courses also charge fees for the use of equipment and facilities, private instruction, remedial instruction and testing/clinical services. Private colleges and universities (not tax supported, nonprofit) are generally more expensive than state colleges and universities, so check with the institution you wish to attend for an estimate of costs.

[Ask parents to look over the college costs handout. Remind them that while these costs may seem overwhelming, they should remember all the financial aid opportunities discussed earlier. Urge parents to not let the cost of college discourage them. There is a financial aid program for just about everyone's needs.]

WHEN TO START SAVING

The time to start saving is when a child is born, but it is never too late. The sooner you start saving, the more compound interest will build up, creating a sizable college fund for your child.

If you save \$10 a week at 4 percent interest for 17 years, you'll save nearly \$13,000.

If a family waits to begin saving for college when the child is in the 9th grade, they'll need to save \$56.12 a week in order to reach the same goal.

If the family puts off saving until the child is a high school senior, they'll have to save \$238.60 a week to reach the same goal.

OKLAHOMA COLLEGE SAVINGS PLAN

The Oklahoma College Savings Plan provides families with a smart, flexible way to save for their children's future. The savings plan offers a choice of investment options, tax advantages and the flexibility of using the savings at any qualified higher education institution both in the United States and abroad.

This plan allows anyone to open a special savings account for a child's future college expenses. The money can be used at nearly

all colleges and universities in the United States. Other benefits of the plan include:

- No income limits – parents, grandparents, relatives and friends at any income level may open an account and contribute to the savings plan on behalf of a student.
- The savings may be used for tuition, books, supplies, required fees, and certain room and board costs.
- The amount you contribute can be deducted from your Oklahoma taxable income up to a maximum of \$20,000 per account.
- There is no federal or state income tax on contributions to the Oklahoma College Savings Plan.
- An account can be opened with as little as \$100.

2007-08 estimated costs for students at Oklahoma public colleges and universities

The estimated cost of attending Oklahoma colleges and universities is calculated below for full-time **resident** undergraduate students enrolled in 30 semester credit hours during the 2007-08 academic year. Costs for room and board and books and supplies are based on FY2008 estimated costs.

2007-08 ESTIMATED COSTS FOR RESIDENT STUDENTS AT OKLAHOMA PUBLIC COLLEGES AND UNIVERSITIES

Expenses	Research Universities	Regional Universities	Community Colleges	Technical Branches
Tuition	\$3,423.00	\$2,825.56	\$1,790.50	\$2,332.50
Mandatory fees	\$2,126.10	\$943.91	\$688.27	\$760.00
Academic service fees	\$670.47	\$120.91	\$65.72	\$166.65
Room and board*	\$6,126.50	\$4,189.20	\$4,051.05	\$5,020.00
Books and supplies	\$1,025.00	\$947.91	\$979.90	\$1,336.21
TOTAL	\$13,371.07	\$9,027.49	\$7,575.44	\$9,615.36

The estimated cost of attending Oklahoma colleges and universities is calculated below for full-time **non-resident** undergraduate students enrolled in 30 semester credit hours during the 2007-08 academic year. Costs for room and board and books and supplies are based on FY2008 estimated costs.

Expenses	Research Universities	Regional Universities	Community Colleges	Technical Branches
Tuition	\$12,692.25	\$8,180.92	\$5,276.03	\$7,012.50
Mandatory fees	\$2,126.10	\$943.91	\$688.27	\$760.00
Academic service fees	\$670.47	\$120.91	\$65.72	\$166.65
Room and board	\$6,126.50	\$4,189.20	\$4,051.05	\$5,020.00
Books and supplies	\$1,025.00	\$947.91	\$979.90	\$1,336.21
TOTAL	\$22,640.32	\$14,382.85	\$11,060.97	\$14,295.36

* Note: Room and board estimates are based on a student living in a traditional dormitory with a roommate and participating in a 20-meal-per-week plan. Many institutions offer a wide variety of room and board plans, and costs may differ from average reported above.

SECTION 13

Planning for college – A year-by-year guide

Goal

To present a calendar of steps to be taken from 5th grade to senior year to prepare for college.

Materials needed

- Your Official Guide to Preparing for College, 8th – 10th grade
- Your Official Guide to Preparing for College, 11th – 12th grade
- GEAR UP Guide for Parents of 9th – 10th Grade Students
- GEAR UP Guide for Parents of 11th – 12th Grade Students
- Planning for College – A Year-by-Year Guide handout
- Parent Checklist (at the end of this book)

Web sites

- www.okhighered.org/student-center/jrhigh-highscl
- www.OKcollegestart.org/Plan_for_College/High_School_Planner/High_School_Planner.aspx

Discuss

Certain steps must be taken from 5th grade on to help students prepare themselves to enter college. The following is a list of those steps with which you can help your child.

Remind parents that students can create an online planner at OKcollegestart.org if they are 13 years of age or older.

Planning for college – A year-by-year guide

5TH GRADE

- Help your child develop good study habits and study hard.
- Start saving for college.
- Watch the GEAR UP programs, *The Plan (for college) parts I and II* with your child.
- Have your child read and work the GEAR UP Student Activity Booklets.

6TH GRADE

- Have your child continue studying hard.
- Continue saving for college.
- Have someone who has gone to college talk to your child.
- Watch the GEAR UP programs, *The Plan (for college) parts I and II* with your child.
- Have your child read and work the GEAR UP Student Activity Booklets.

7TH GRADE

- Your child should keep studying hard.
- Continue saving money.
- Have your child start thinking about different jobs that interest him or her.
- Watch the GEAR UP programs, *The Plan (for college) parts I and II* with your child.
- Have your child read and work the GEAR UP Student Activity Booklets.

8TH GRADE

- Your child should keep studying.
- Keep saving money.
- Watch the *GEARing UP for college* DVD.
- Enroll in the Oklahoma's Promise if your family earns \$50,000 or less per year.
- Have your child take the Educational Planning and Assessment System's (EPAS) EXPLORE test to evaluate his or

her skills in English, math, reading and science reasoning and to help your child begin the process of career and educational exploration.

- Decide with your child which high school or Advanced Placement (AP) courses will better prepare him or her for college. AP courses allow students to take college-level courses while in high school. Once students complete the course, they must pass an AP exam to receive college credit.

9TH GRADE

- Help your child study on.
- Save on.
- Sign your child up for Oklahoma's Promise if you did not apply during the 8th grade. Find out about college entrance requirements.
- Start a plan for college by having your child take core courses that prepare him or her for college-level course work. Meet with your child's counselor if needed.
- Suggest your child get involved in extracurricular activities that help develop teamwork, leadership and commitment.

10TH GRADE

- Have your child study, study, study.
- Save, save, save.
- Last opportunity to enroll in Oklahoma's Promise.
- Have your child take core courses required for college entry.
- Have your child take the EPAS PLAN test to evaluate his or her skills in English, math, reading and science reasoning and to help review progress toward educational and career goals.
- Investigate your child's options of taking AP courses as well as participating in concurrent enrollment, which allows juniors and seniors to enroll in college courses if they meet certain requirements.
- Have your child sign up for a practice exam to prepare for the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT), which will determine his or her eligibility for a National Merit Scholarship.
- Make a list of reasons why you and your child like different colleges and universities – compare degree programs, location, cost, etc.

11TH GRADE

- More studying for your child.
- More saving.
- Have your child take core courses required for college entry.
- Explore opportunities for your child to earn college credit while in high school.
- Have your child take the PSAT/NMSQT and the ACT or SAT exams.
- Research with your child financial aid options and deadlines for applying.
- Attend a college day/night event in your area with your child.
- Narrow the choice of colleges and universities your child would like to attend and visit the campuses.
- Review the Senior Checklist with your child. (Your senior should have one if he or she attended the Project FAITH training.)

12TH GRADE

- Have we mentioned that your child should study?
- Have we mentioned saving?
- Have your child take core courses required for college entry.
- Have your child explore opportunities to earn college credit while in high school.
- Have your child take the ACT or SAT several times to improve his or her score. Colleges use these scores to make admissions, guidance and placement decisions.
- Review the Senior Checklist with your child. (Your senior should have one if he or she attended the Project FAITH training.)
- Complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after Jan. 1.
- Attend a college day/night event in your area with your child.
- Research financial aid options and deadlines for applying.
- Help your child decide which college he or she would like to attend and submit admission and financial aid applications.

How I can encourage my child and talk to my teen about going to college

Goal

To help parents understand how to work and talk with their children about preparing for college.

Materials needed

- GEAR UP Guide for Parents of 9th – 10th Grade Students
- GEAR UP Guide for Parents of 11th – 12th Grade Students

Activities for parents

- Arrange a visit to a college campus for your family, then talk to your child about the visit and what he/she enjoyed about the visit.
- When your child makes improvements in a class or has a good report card, praise him/her. You could say “with good grades like this, you will do well in college or get accepted to a college.”
- When you notice your child excelling in an area (art, math, writing or technology), encourage him/her to pursue it as a career. Explore careers in the field together. Talk about colleges that offer degrees in the different fields.
- Find a young individual currently attending college to talk to your child about college or to possibly be a mentor.
- Be a positive influence; encourage your child to excel. Be the most positive influence in your child’s life.
- Offer your assistance as your teen is making decisions about college. Help him/her design a plan to pay for college.

- Arrange a time with your teen to discuss college, interests and future plans. Be encouraging.
- Discuss high school academic requirements and make a plan to achieve them.
- Talk to your teen about setting goals and begin to set some of those goals for them. Start with short-term goals, such as making a good grade in a challenging class, and gradually work up to long-term goals. If your child is participating in Project FAITH, he or she should be bringing home a list of goals that he or she has created. You and your child should discuss the goals. Encourage your child to accomplish these goals.
- Share your personal experience about going to college or not going to college. Share the challenges, obstacles or achievements. They may appreciate your perspective.

Several other activities are listed on the back panel of the GEAR UP parents' guides.

Goal-setting tips for parents

Goal setting activities are a great way for children to learn. The learning process is continuous for everyone. Goal setting helps you and your child focus on what is good and important to learn for leading a happy and productive life.

Teaching your child how to live a goal-directed life will involve lessons in planning ahead, seeking to achieve, outlining thoughts in detail, self-discipline, character and motivation.

Why goals are important

- Goals give us direction and purpose.
- Goals eliminate or reduce set-backs.
- Goals provide great motivation and drive.
- Goal setters procrastinate less. They're action-oriented.
- Goal setters also deal more efficiently with setbacks.

Note to instructor

Explain to parents that soon their child will bring home a list of goals for the future. Ask parents to post the goals some place where the family can see them. Encourage parents to talk to their child about these goals.

Activities for teaching goal orientation

The value of hard work, goal setting and living a purposeful life are great traits to teach your child, and you are the perfect person to teach them.

The following is a collection of activities that you can use to teach your children about goal setting. These activities can be used all the time at home and at school.

- **Goal of the day and goal of the week contests** – select a number of activities that can be completed within this period of time.

- **Yard work** – A great set of activities for your child to learn about goals can be found in and around the house or school.
- **Cleaning the shed or garage** – These are areas that for most of us could use some cleaning and organizing. Painting the floor, hanging shelves, cleaning tools and general organization can create goal orientation.
- **Housecleaning** – A never-ending activity in which everyone should participate. Think of the things your child can do from vacuuming, doing laundry and cleaning attics. Make a list of housecleaning goals.
- **Money** – Starting a savings and investment account.
- **Community involvement** – Introduce your child to a charitable cause and encourage his/her investment of time and sweat equity.
- **Reading** – Set a goal of reading one new book a week and discussing it with your child.
- **Words** – Set a goal of learning a new word a day.
- **Sports goals** – Depending on which sport your child is involved in have them set certain performance goals for the coming season.
- **School grades** – Encourage your child to set goals for their schoolwork.
- **Recreational/fun pursuits** – From skateboarding to piano playing, performance improvement goals such as entering a competition can be set and achieved.
- **Cooking** – This is wonderful for teaching your kids about goal orientation. Create a theme and teach them about the culture and history of the food you are preparing.
- **Pet care goals** – Set a series of goals for pet maintenance that include walking, cleaning and playing.
- **Purchases** – Talk to your child about things they would like to purchase, such as a bike or car, and create a series of activities for them to earn money.
- **Family goals** – This could range from planning a family vacation to their active involvement in home repairs.
- **Friendship** – Encourage your child to involve his or her friends in creating a project that they can work on and enjoy together. This will strengthen their relationship.
- **College planning** – Set goals for getting into a specific college.

- **Computer skills** – Have your child teach you about operating a computer. This will certainly teach them about the importance of having patience.

Have fun with the guidelines and suggested goal-setting activities. Use them while making up some of your own as well.

Parent checklist – Preparing your child for college

There are thousands of scholarships available to students. However, most of these scholarships have specific eligibility criteria. For example, scholarship programs might require that a student:

- Attend a particular college
- Graduate at the top of their high school senior class
- Have a certain ACT or SAT score
- Have excellent recommendations from teachers, principals or community members
- Show great leadership skills or community service
- Choose a particular college major
- Overcome an obstacle or have a certain family background
- Belong to a particular ethnic or religious group

Here is a checklist for parents to help their child prepare for college and to receive college scholarships.

Remind parents to visit OKcollegestart.org for timelines and planners.

7th grade

Start early. Begin to plan for your child’s college during his/her 7th-grade year.

- Parents with financial resources should begin a college savings program if they have not already. Check out the Oklahoma College Savings Plan. Parents who do not think they will be able to help their child with college costs should start researching financial aid opportunities now. Get information about Oklahoma’s Promise.
- Begin focusing on general college planning, which includes gathering financial aid and admissions information.
- Participate in planning for college activities offered at your child’s school or in the community.

- Visit OKcollegestart.org to obtain information about college preparation in high school. If you have questions, call 1.800.858.1840.
- Visit with your child's counselor and teacher(s) to make sure your child is on a college track.
- Make sure your child knows the importance of studying hard and making good grades.

8th grade

Although the grades that your child earns during this school year are not used in computing his or her GPA, they often determine placement in the 9th-grade courses.

- Make sure your child takes the EXPLORE test offered through the Oklahoma EPAS program. Ask your child's teacher or counselor if the school participates in the program.
- If you have not started a savings plan for your child start looking at options now. Visit www.ok4savings.org for more information.
- Have you enrolled your child in the Oklahoma's Promise program? Call the Student Information hotline for an application — 1.800.858.1840. Also, you can fill out an application online at www.okpromise.org.
- Help your child develop solid academic skills now so that he/she will be better prepared for high school.
- Scholarship committees like well-rounded students. Help your child get more involved in activities at school and in the community.

9th grade

Monitor your child's academic progress closely. Don't assume that someone will contact you if there is a problem. Make sure your child is enrolled in college preparatory classes.

- Encourage your child to be involved in a variety of activities at school and/or in the community to help develop leadership skills.
- Keep a list of your child's school activities, honors, awards, leadership opportunities, employment, volunteer work, community activities, etc. Make this a project you do together in a scrapbook or file. You may need this later when your child applies for scholarships or applies for college. Or, create an electronic planner with your child's personal information at OKcollegestart.org.

- Have you enrolled your child in the Oklahoma’s Promise scholarship program? Call the Student Information Hotline for an application — 1.800.858.1840. Also, you can fill out an application online at www.okpromise.org.
- Help your child select classes that will prepare him/her for college.
- If you have not started a savings plan for your child, start looking at options now. Visit www.ok4savings.org for more information.
- Help your child get organized. Purchase a planner for your child to keep assignments, test dates and deadlines. Or, create an online planner at OKcollegestart.org. Being organized will help him/her academically now and later.

10th grade

Continue to monitor your child’s academic progress. Make sure they are enrolled in college preparatory classes.

- Talk to your son or daughter about what they want to be in the future. Explore careers with them.
- Continue to encourage your child to be involved in a variety of activities and to develop leadership skills.
- Have your child take the PLAN test. PLAN helps sophomores measure their academic skills and is a practice test for the ACT. It provides sophomores an assessment of their interest and level of study skills. Ask your child’s teacher or counselor if the school participates in the PLAN.
- Make sure your child takes the PSAT/NMSQT (Pre-Scholastic Assessment Test and National Merit Scholarship Qualifying Test) to practice for the SAT. Studies show that the more a student take these tests the better he/she will do. Scholarships are often awarded to students with high ACT and SAT scores. (Students who made perfect scores on the test say they took the test at least four times.)
- Begin looking for scholarships that are in the area of your child’s interest. This is a project you can do together. Review qualifications and requirements for the scholarships and begin gathering the necessary information.
- **If your child is an Oklahoma’s Promise participant, make sure he or she is taking the required course work. Only students who complete the required course work will receive the Oklahoma’s Promise scholarship when they graduate.**

- **If you have not applied for the Oklahoma’s Promise scholarship, this is your last opportunity! Deadline date is June 30.** Obtain an application by calling 1.800.858.1840. Also, you can fill out an application online at www.okpromise.org.

11th grade

This is a very important time for your child. Make sure he/she understands that now is not the time to “slack off.”

- Continue to monitor your child’s academic progress. Review his or her transcript to ensure he or she has been taking college prep courses. **If your child is an Oklahoma’s Promise participant, make sure he or she is taking the required course work. Only students who complete the required course work will receive the Oklahoma’s Promise scholarship when they graduate.**
- Continue to encourage your child to be involved in a variety of activities and to develop leadership skills. Remember scholarship and admissions committees are looking at academic accomplishments as well as leadership skills and community service activities.
- Make sure your child registers to take the PSAT/NMSQT. This is a practice test for the SAT and is used to determine the National Merit Semifinalist. If your child scores high, he or she may be recognized by the National Merit Foundation. This recognition could lead to scholarship opportunities.
- Make a list of colleges you and your child/family would like to visit in the spring. Call the college and arrange visits. Try to visit when classes are in session and students are on the campus.
- Help your child select classes for their senior year. Be certain that the courses meet all graduation and college entrance requirements. If your child is an athlete, he or she must satisfy NCAA requirements as well. Encourage your child to take college prep courses and not to “take it easy” during the senior year.
- **If you have not started already, now is the time to begin gathering information on potential scholarships. Begin gathering scholarship information from the**

colleges your child is interested in attending, as well as information on the overall cost for attending.

12th grade

This is a very important time for your child. Make sure he/she understands that now is not the time to “slack off.” Monitor your child’s academic progress. Check with the counselor regarding your child’s Oklahoma’s Promise status.

- Purchase a calendar and mark important deadlines and dates. Or, create an online planner at OKcollegestart.org.
- Sign up to retake the ACT/SAT, if necessary. Talk with the school counselor to make that determination.
- In the fall, obtain and complete college applications. Request any information the college has on scholarships, grants and financial aid.
- Make sure applications are mailed well before deadlines. If the high school counselor needs to complete a section or will be writing a letter of recommendation, be sure to allow for the additional time.
- Do not make a college choice without visiting the college if possible. Have your child apply to a college or university that you know you can afford, as well as to those that will require financial aid.
- **Obtain and complete a FAFSA. You can complete this form online at www.fafsa.com. This form must be mailed as close as possible to (but not before) January 1, of your child’s senior year** in order to receive financial aid for the freshman year of college. Even if you know you may not qualify for any need-based aid, you should complete a FAFSA. Sometimes, organizations and companies offering scholarships want to verify that you are not eligible for need-based aid before awarding non-need-based aid. Many colleges and universities award scholarships to individuals based on information included on the FAFSA.
- Be patient. Finding and applying for scholarships takes time, energy and persistence.
- Ask questions. Talk to other people who may help you to find scholarships and grants.
- **Make copies of everything and watch your deadlines!**