

Middle School Student Workbook

2011-12

(student name)



Introduction

UCanGo2. Within reach ... within you!

That's the message the Oklahoma College Assistance Program (OCAP), a division of the Oklahoma State Regents for Higher Education, wants you to know. No matter your circumstances, if you have the determination and drive, you can attend a university, college or technical school and be well on your way to a great career. Yes, you!

The information in this workbook will help you plan, prepare and pay for college. Middle school is the perfect time to start planning for your life after high school.

Don't forget to work with your counselor and teachers for up-to-date college prep resources, and check out UCanGo2.org for additional college planning information.



Oklahoma College Assistance Program
formerly known as the Oklahoma Guaranteed Student Loan Program

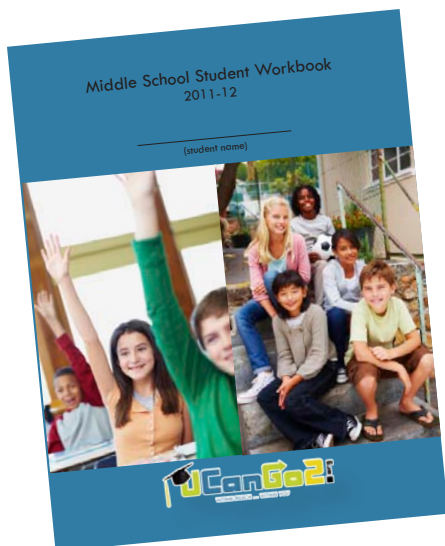


OKLAHOMA STATE REGENTS
FOR HIGHER EDUCATION

Improving our future by degrees

Photo provided by the University of Central Oklahoma





Middle School Student Workbook

Table of Contents

1. Where Am I Headed?	2
<i>Your Hobbies and Special Interests</i>	
<i>Special Interests Worksheet</i>	
<i>Your Possible Career</i>	
2. Why Should I Go?	6
<i>Why Go to College?</i>	
<i>What College Is</i>	
<i>Types of Colleges</i>	
<i>Money Talks</i>	
3. How Do I Get There? The Plan for Success	10
<i>Creating SMART Goals</i>	
<i>Goal Maze</i>	
<i>Study Habits</i>	
4. How Do I Get There? The Journey Starts Here	14
<i>The Road to High School</i>	
<i>The Road to College</i>	
<i>Paying for College</i>	
<i>Quiz</i>	
Glossary	20

Section 1: Where Am I Headed?

Do you ever daydream about the future? Ever think about what you'd like to do after high school? Maybe you like to imagine the life you're going to lead, the house where you'll live or the car you'll drive. Maybe you picture yourself as a doctor, judge, artist, entertainer or truck driver.

If you have a goal, good for you! You're one step ahead of the game. If you haven't decided on one yet, no worries. The great news is you don't have to plan out the rest of your life right now. You have plenty of time to make those decisions. But it's never too early to start imagining the things you'll do and the places you'll go.

One way to get started is to think about your hobbies or special interests. What do you like to do with your free time? It's possible these activities could lead you to a career that you'd enjoy.

Check out the following pages to identify activities that you think sound interesting. You don't have to be good at the activities—just check them if you think they're something you'd like to explore or learn more about.

After some exploration, you'll be able to see if you're a persuader, thinker, organizer, creator, helper or doer. By identifying your interests and figuring out which category fits you best, you just might find a career that can help make your dreams come true.





- ___ Supervising people
- ___ Saving and managing money
- ___ Being elected class president
- ___ Selling something
- ___ Convincing people to do things your way
- ___ Talking to people at a party

- ___ Studying bugs or plants
- ___ Learning about the solar system
- ___ Solving hard math problems
- ___ Reading about art or music
- ___ Asking questions
- ___ Participating in a science fair



- ___ Being organized
- ___ Creating a filing system
- ___ Using a cash register
- ___ Paying attention to details
- ___ Following directions
- ___ Working with numbers

- ___ Performing in front of an audience
- ___ Redecorating your room
- ___ Drawing or painting a picture
- ___ Learning a foreign language
- ___ Helping people solve problems
- ___ Using your imagination



- ___ Volunteering with a charity
- ___ Making people laugh
- ___ Babysitting or teaching children
- ___ Joining a club
- ___ Working with older people
- ___ Planning events or activities

- ___ Building things with your hands
- ___ Doing outdoor activities
- ___ Running a race
- ___ Studying animals
- ___ Painting a piece of furniture
- ___ Playing with a chemistry set



Now it's time to do some math! Look back at your worksheet and count how many times you checked something in each of the categories and then record your answers below.



Each of the letters stands for an interest group. Each interest group has jobs that tend to go along with it. The letter that has the highest score represents your primary interest group. Keep reading to learn more.

E stands for enterprising. If you chose activities in this category you're a **persuader** who's competitive and a natural leader. You might enjoy working where you can start projects or develop new products or ideas. You like action and enjoy persuading people to do things your way. Consider exploring sales, real estate, politics or owning your own business.

I is for investigative. If you mostly chose these activities, you're a **thinker** who probably likes finding facts, exploring and figuring out problems. You might enjoy working in finance or math, being a teacher, doctor or engineer.

C is for conventional. Conventional people are **organizers** who may like working with information, numbers and details. Accounting, business or banking may be just the trick for you.

A is for artistic. Artistic people are **creators** who like things to be unique and original. If "A" is your primary interest group, consider working in an environment where you're free to use your imagination. Art therapy, animation, music, painting or acting may be areas of interest for you.

S is for social. Being social means you're a **helper** who's probably cooperative and supportive, and you like to take care of people or things. Helpers tend to make good nurses, athletic trainers, counselors or social workers.

R is for realistic. Realistic people are **doers** who are hands-on, practical people. You may be a natural athlete or you might enjoy being outdoors. Doers make good police officers, veterinarians, mechanics, architects or landscapers.

Just because you score highest in one primary interest group doesn't mean you have to take a job that relates to that interest. These are simply ideas to point you in the direction of careers you might enjoy.

So how do you find out if you'll really like a job or not? If you think you'd like to work with animals, consider joining 4-H, volunteering at an animal shelter or pet-sitting for extra money. If you're drawn to art as a hobby, you could make birthday cards for your family and friends or learn to make jewelry. You have a lot of time to explore your interests before you have to make a decision, so have fun with it!

Students

According to the scores you just wrote down, what interest group(s) do you fit into?

Do you think these results are accurate? Why or why not?

Right at this moment, what sounds like a career you'd enjoy?

Parents

Read the scores your child has written for each interest group. Are the scores about what you would have expected, or did you learn something new about your child? Discuss his scores with him and ask him why he picked the career he thinks he would enjoy.

Ask your child if she saw an activity listed in any of the interest groups that sounded particularly fun or exciting. If she's hesitant about trying something new, discuss steps that would need to be taken for her to feel more confident in that area.

Section 2: Why Should I Go?

College? Why Not?

Here are some common reasons middle school students *don't* want to go to college. Do any of these reasons sound like something you might say?

- ✓ I don't like school, so why go to college?
- ✓ I don't know what I want to do after high school.
- ✓ I'm just in middle school—why think about college now?
- ✓ No one in my family has ever gone to college, so why should I?
- ✓ What if I don't fit in?

What other concerns do you have about going to college?



Why Should I Go?

Do you ever wonder what high school will be like?

Do you think about where you'll go to college?

Do you have plans for a fun job or a great place to live?

No matter what you think about your future, education plays a very important part! As a middle school student, you should know it's never too early to start looking ahead. Middle school is a stepping stone into high school. Your success now and all through your high school years will help as you enter your next phase of life—college! Right now it's probably hard to imagine where you'll be in a year or two, much less 10 or 20 years down the road. By attending college immediately after high school, you can get a head start on answering those important questions.

{ Middle school is a stepping stone into high school. Your success now and all through your high school years will help as you enter your next phase of life—college! }

Give It To Me Straight. What IS College?

Before we tell you all the reasons why college will play such an important role in your future, maybe we should explain exactly what it is. Webster's Dictionary gives us this definition of college:

Main Entry: col-lege

Function: *noun*

1: College is an independent institution of higher learning offering instruction, usually in a professional, vocational or technical field.

What this definition *doesn't* say is that there are many different types of colleges and schools in general, and they can all be found right here in Oklahoma! That means you have a wide variety of choices to help you find the best type of education for you, and most of them are close to home. Have you seen any schools like these in the area where you live?

Community Colleges

Take about two years to complete a degree program

Are usually less expensive than some other types of colleges

Examples: Oklahoma City Community College and Northern Oklahoma College

Four Year Universities

Offer undergraduate and graduate degrees

Usually take four to five years to complete an undergraduate degree

Examples: University of Oklahoma and Northwestern Oklahoma State University

Private Schools

Offer two-year, four-year and/or graduate degrees

Sometimes have higher costs because they aren't supported by state funds

Examples: Bacone College and Oklahoma City University

Technology Centers

Prepare you for a specialized career or trade

Offer several certifications, often online

Examples: Francis Tuttle Technology Center and Tulsa Technology Center

Proprietary Schools

Privately-owned schools that provide education and training

Prepare students for direct entry into an occupation or profession

Examples: Platt College and Oklahoma School of Photography

What Does Your Future Hold?

Have you started to think about college yet? If not, you might want to start exploring what the future may hold for you. Here's why:

Open new doors.

College is very different from what you've experienced in middle school. It can be fun and exciting and offer you all kinds of new experiences. College will allow you to meet new people, try new things, choose your own classes and pick the times you want to go to school. It allows you the chance to manage your own life.



Learning is power.

A college education helps you gain knowledge in many subjects. It also increases your ability to think in many different ways and to express your thoughts clearly in speech and writing. It will help you learn to make wise decisions. These skills are useful both on and off the job.

Get a better job and keep it.

The economy changes quickly and many jobs will require you to have skills in the newest fields of technology. That means education after high school is definitely a must. The skills and knowledge you'll gain from college can help in all areas of your life by making you a more desirable employee.

More money.

Your chances to make more money in just about any job out there will increase if you have a college degree, specialized training or certification in your field of study. College graduates earn a lot more money during their working years than people who stop their education at the high school level.

Parents

Did you go to college? Tell your child about some of the experiences you had while you were there. If you didn't go to college, let him know he has your support if he decides that college is the right choice for him.

Ask your child if she's ever thought about what she wants to do after she graduates from high school. Discuss the amount of education or training she would need in order to realize her dream.

Let's Be Practical: Money Talks

Write down what you think each of these items might cost each month. Then ask a parent or another adult what they believe the figures should be.

	You say:	Adult says:
Groceries	_____	_____
Car payment	_____	_____
Rent/house payment	_____	_____
Utilities (gas, electricity, phone, trash, water)	_____	_____
Insurance (health, auto, etc.)	_____	_____
Totals:	_____	_____

Now take a look at the totals. Are you surprised? Keep in mind there are often more expenses during the month that aren't even listed here; car tags, pet food, magazines and entertainment are some good examples. To be able to meet expenses every month, adults have to earn at least enough to pay their bills.

Don't be discouraged by the totals above. This is where it pays to start planning for your future. Now you'll get a chance to see how education after high school can increase your earning power!

With moderate on-the-job training, you could be a(n)...	Hourly Wage	With a technical school, associate, bachelor's or higher degree, you could be a(n)...	Hourly Wage
Electrician's Helper	\$12.05	Electrician	\$19.28
Nursing Aide	\$9.88	Physician's Assistant	\$37.37
Court Clerk	\$12.77	Court Reporter	\$25.17
Set/Exhibit Designer	\$10.58	Art Director	\$33.01
Fast Food Cook	\$8.17	Chef/Head Cook	\$17.42
Receptionist/Information Clerk	\$10.75	Human Resources Manager	\$29.90
Record Clerk	\$11.01	Diagnostic Medical Sonographer	\$28.27
Veterinary Assistant	\$9.95	Veterinarian	\$38.54
Psychiatric Aide	\$11.03	Psychologist	\$36.60
Security Guard	\$12.29	Detective	\$25.28

Source: Oklahoma Employment Security Commission's Oklahoma Wage Network

Section 3: How Do I Get There?

A Plan for Success

A famous Oklahoman, Will Rogers, once said, “If you’re on the right track, you’ll get run over if you just sit there.” You’ve thought about going to college after you finish high school, so you’re on the right track. Now it’s time to decide how you will get there. College may seem like it’s still a long way off, but each step you take in your education from now on is a step toward college. It’s important to set your goal and plan the steps you’ll take to reach it. As you begin setting your goals, remember to “Think SMART!”

A SMART goal* is a goal that’s **Specific**, **Measurable**, **Attainable**, **Relevant** and **Time-based**. It’s a goal that’s very clear and easily understood.

SPECIFIC

The goal must clearly state what is to be achieved, by whom, where and when it is to be achieved.

Example: I want to save \$250 by the end of next year.

MEASURABLE

Measurability applies to your goal at the end and the steps to be taken along the way to reaching the goal. It answers the question of quantity: How much? How often? How many?

Example: I’ll need to save \$3 from my allowance each week and save \$94 by eating less junk food and by doing extra jobs around the house, like weed eating, painting or babysitting.

ATTAINABLE

You should be sure the goals you set are achievable or you’ll get discouraged, and you probably won’t reach them.

Example: If my allowance is \$5 a week and I save \$3 a week, I won’t have much money left over to spend on other things that I need.

RELEVANT

Your goals must be related to what you want to achieve—not only right now, but further on down the road.

Example: Saving \$250 or more each year will be a huge step in paying for college.

TIME-BASED

If you’ve got a deadline, you can break your goal down into pieces that will be much easier to accomplish. If you keep reaching the smaller goals, it’ll be much easier to reach the big one at just the right time.

Example: By making monthly deposits into my savings account, I plan to save \$250 by Dec. 31.

*Adapted from *The Power of SMART Goals: Using Goals to Improve Student Learning* by Jan O’Neill and Anne Conzemius, Bloomington, IN: Solution Tree Press, 2001.

Now that you have a goal in mind, think of how you can apply the SMART principles to your goal. In the blanks at the right, write down ways to make your goal Specific, Measurable, Attainable, Relevant and Time-Based.

S	_____
M	_____
A	_____
R	_____
T	_____

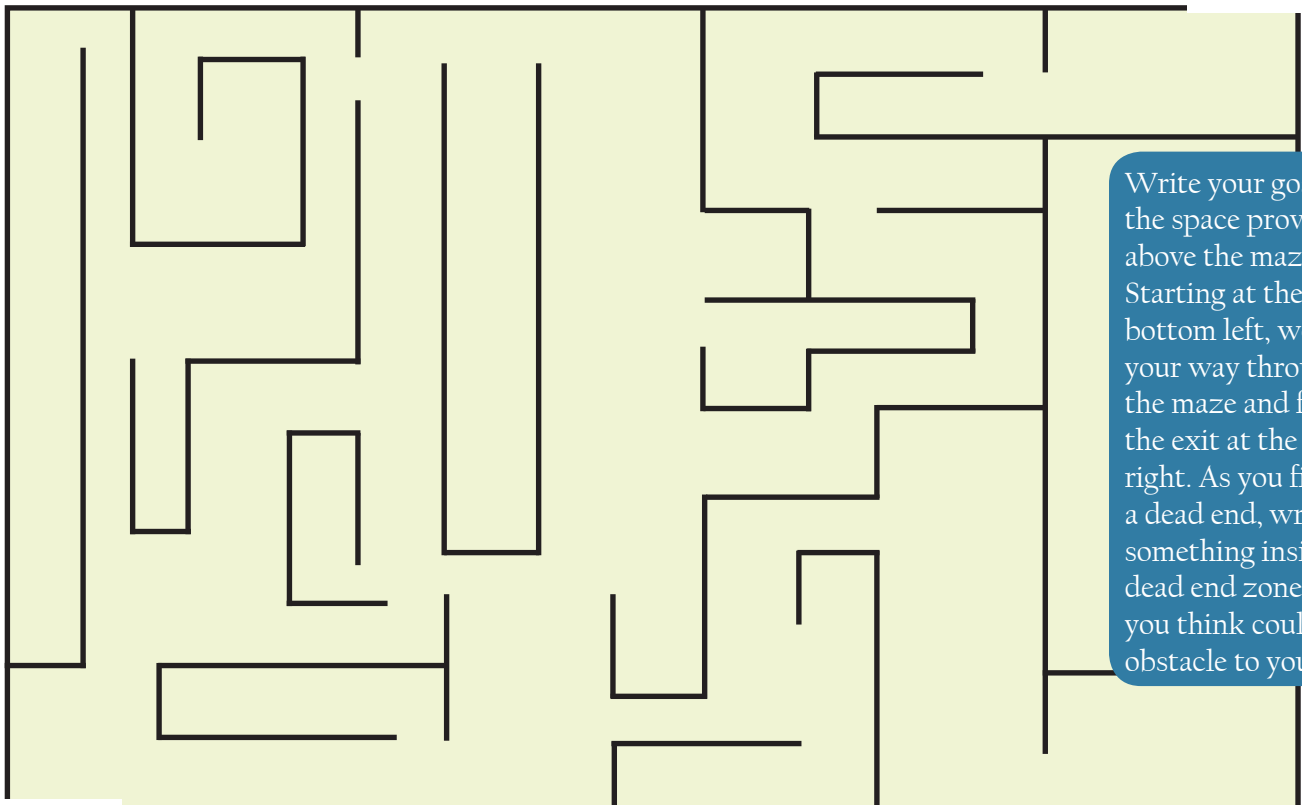
Parents

Think of a time when you set a goal in your own life. Were you able to achieve it? What were your challenges? Did you have to make sacrifices? What were the rewards? Share these and other thoughts with your child.

A-maz-ing Results

Your Goal: _____

You Made It!



Start Here

From *The New Totally Awesome Money Book for Kids*
by Arthur and Rose Bochner (New York: New Market Press, 2007)

Study Habits

Since you're already "thinking smart," let's talk about your study habits. Whether the school year has just begun or you're somewhere in the middle, you can start practicing good study habits right now. Here are some ways to help you improve your study time and your grades.



1. **Find the best place to study.** You need a place with good lighting, which will reduce eye strain and keep you from getting tired too fast. Some people need absolute quiet when they study; some need music in the background. The key is to have an area that allows you to see well, to concentrate and to spread out your books and papers so you can get organized. Find a desk, kitchen table or bed, and keep away from distractions like food, TV, phones or pets.
2. **Don't wait until the last minute.** Study a little every night instead of cramming late the night before a test.
3. **Study more frequently, for shorter time periods.** Four half-hour study sessions are much better than one two-hour session.
4. **Study the more difficult subjects first.** If we don't like doing something, we'll often try to put it off. How can we get better at something if we don't try?
5. **Take a break.** If you find you're losing concentration, get up and move around. Stretch or get a drink. You'll be more alert when you start studying again.
6. **Organize every class.** Use a separate binder, folder or notebook for each of your classes. You need a place for notes, handouts and homework assignments for each class. Stuffing all of your papers together into one folder or inside your book bag is a sure way to misplace an important homework assignment.

7. **Get organized each night for the next day.** Put all of your papers in their correct place and review your weekly calendar and goals.
8. **Make the most out of your classroom time.** A lot of new information is introduced in your classes, so don't expect to learn everything later on your own.
 - ✓ Listen carefully to the teacher and ask questions when you don't understand.
 - ✓ Avoid talking to friends or texting during class time.
 - ✓ Write down assignments and due dates carefully.
 - ✓ When taking notes, drawing pictures or diagrams may help you memorize certain facts.
 - ✓ Use free time in class to study or begin another assignment.
9. **Study with your friends.** Talking with each other or with a group can help you grasp new information. Studying together can be helpful as long as everyone involved is focused on the right subject. Quiz each other by using flashcards or asking questions. Working together, you can help fill in the gaps for each other and understand the subject more.
10. **Ask for help.** If you need help in a subject, don't wait to ask for it! Sometimes getting one question answered can make everything else fall into place. Start by talking to your teacher. Your teacher or school counselor will also know if there are any tutors in your area.

Students

Review the 10 study habits provided and pick one or two of them to focus on this week. Write your observations below.

Parents

Ask your child to think about her current study habits. Does she see room for improvement? Offer your help in making any changes, like helping to eliminate distractions or quizzing her with questions to prepare for a test. Remind her you're there to help her succeed.

Section 4: How Do I Get There?

The Journey Starts Here

The Road from Middle School to High School

It may seem like it's too early to think about college, but it's not. Your journey to college can begin today. Going to college can give you more advantages in life. It can help you find a rewarding career with better pay and give you opportunities you wouldn't have if you stopped your education after graduating from high school. It's true your high school courses and grades are the ones that will count for getting into college, but the courses you take in middle school are the building blocks for high school. For example, if you take more challenging math classes in middle school, you'll be learning the basics that will prepare you for more advanced math and science courses in high school, which will help you succeed on college entrance exams.



Have you considered taking a foreign language course in middle school, if it's available? Many college programs require two years of foreign language. Taking a foreign language in middle school can give you a head start on mastering a new language.

While you're in middle school and high school, you'll also have chances to participate in activities outside of regular class work, such as sports, clubs, music and community service projects. Take advantage of these extracurricular activities, and keep a record of everything you do. Colleges like to see students with experience in different settings outside the classroom. Be sure to ask your teacher or counselor about enrolling in the Oklahoma's Promise scholarship program when you're in the 8th, 9th or 10th grade. You'll learn more about Oklahoma's Promise on page 17.



The Road from High School to College

You can go to college. You just have to be willing to work hard, take the right classes in high school and earn the right grades to continue your education. Your teachers and counselors will have an up-to-date list of courses required for college admission. Check in with an advisor often to make sure you're taking the classes you need, and don't forget to keep track of all your extracurricular activities for scholarship applications. You can

keep track of your classes online at OKcollegestart.org, or you can download and print a copy of our *Tracking Your Classes & Achievements* worksheet in the *Resources* section at UCanGo2.org.

A college admission counselor looks at a lot of different things when deciding if you're qualified to enroll:

- ✓ “Core” classes you took in high school (classes required for entrance into most colleges).
- ✓ Your high school GPA, especially for your “core” classes.
- ✓ ACT/SAT scores.
- ✓ Your high school class ranking.

To keep your GPA at an acceptable level, you will have to keep your eye on your college goal through every grade in high school. Don't give in to the temptation to “slack off” until your junior or senior year.

Students

Write down the names of two or three colleges you might like to attend. Why do these colleges interest you?

Parents

Look at the names of colleges that interest your child. Discuss the reasons he's interested in those schools. Visit OKcollegestart.org with him to research college tuition and entrance requirements.



Paying for College

College is an important investment in your future. Yes, it can be expensive, but you may not be aware that the cost of attending an Oklahoma state college or university is among the lowest in the nation. Don't let the cost of higher education keep you from reaching your goals. Here are three important things to remember when planning for college expenses:

1. Save whatever you can.

It's not too late to start saving for college! Ask your parents and grandparents to check into the Oklahoma 529 College Savings Plan, a tax-deferred program that can help your family save for your college education. For more information, visit OK4saving.org.

Do YOU have a savings account? Look at what can happen when you save just \$20 a month from now to age 18.

College Savings Forecast

Age you begin saving	\$20 per month to age 18	\$30 per month to age 18	\$50 per month to age 18	\$100 per month to age 18
Birth	\$6,984	\$10,476	\$17,460	\$34,920
5 Years Old	\$4,382	\$6,573	\$10,955	\$21,911
10 Years Old	\$2,355	\$3,532	\$5,887	\$11,774
15 Years Old	\$785	\$1,163	\$1,938	\$3,875

2. Learn all you can about financial aid.

Most students need some help paying for college. State agencies, the U.S. Department of Education and even individual colleges provide financial assistance to help you meet the expenses of higher education. Recently, federal programs have increased the amount of financial aid available for middle- and low-income families.

Financial aid is money that's available to help you and your family manage the cost of college. Some types of financial aid are:

- ✓ Grants
- ✓ Scholarships
- ✓ Work-study
- ✓ Student loans

It all starts with the Free Application for Federal Student Aid (FAFSA). To apply for federal and state financial aid, you'll fill out a FAFSA for the first time in your senior year of high school, then every year you need aid during college.

3. Free money first, loans last.

Grants and scholarships are often called “free money,” because they don't have to be paid back. So when it's time to apply for financial aid, make sure to check into every type of grant and scholarship that might be available to you. Start applying for scholarships in your junior year, and continue throughout your senior year, because most grants and scholarships are awarded on a first-come, first-served basis.

Here in Oklahoma, students whose parents earn \$50,000 or less in a year have a tremendous scholarship opportunity! It's called Oklahoma's Promise.

Upon completion of the Oklahoma's Promise requirements, students will earn:

- ✓ Free tuition at an Oklahoma public two-year college or four-year university; or
- ✓ A portion of tuition at an Oklahoma private college or university; or
- ✓ A portion of tuition for courses at public technology centers that are approved for credit toward an Associate of Applied Science degree at a public college.

Students can enroll in this program during the 8th, 9th or 10th grade and must promise to meet the program requirements. If you're interested in this program, be sure to tell your parents, teachers and counselors! More information can be found at [OKPromise.org](https://okpromise.org).

You can also visit these websites for more scholarship information:

[OKcollegestart.org](https://okcollegestart.org)
[FastWeb.com](https://fastweb.com)
[SchoolSoup.com](https://schoolsoup.com)
[FinAid.org](https://findaid.org)

[Scholarship-Monkey.com](https://scholarship-monkey.com)
[ScholarshipExperts.com](https://scholarshipexperts.com)
[Scholarships4School.com](https://scholarships4school.com)

Work-study is another type of financial aid that doesn't have to be paid back. Money that you earn in a part-time job is paid directly to your school to help cover your college expenses. Plus, it's a great way to get job experience before you graduate from college!

Student loans are available to cover the costs of college that can't be paid with free aid or family savings. If you have to borrow money to pay for school, don't ever borrow more than you need, because all loans must be paid back—with interest. See the glossary in the back of your workbook for more information about the types of loans that may be available to you.

UCanGo2 offers tons of information about planning, preparing and paying for college. Learn about grants, scholarships and student loans at UCanGo2.org.

Be sure to give this workbook to your parents. They may not know about their options and the financial aid you may be eligible to receive. The sooner your family starts planning for college, the better!

Test Your Knowledge

Using information from your workbook and glossary, match each statement below with the correct answer.

1. ____ The form that must be completed to apply for federal financial aid.
2. ____ A learning institution that offers education and training after high school.
3. ____ Schools that prepare you for a specific career, trade, occupation or profession (two answers)
4. ____ A scholarship program that pays tuition for Oklahoma students who qualify.
5. ____ Financial aid that doesn't have to be paid back (three answers).
6. ____ The number used by financial aid officers to determine your financial need.
7. ____ A degree given after two years of full-time study or the equivalent.
8. ____ A fee charged for the use of borrowed money.
9. ____ A degree granted after four years of full-time study or the equivalent.
10. ____ The report you receive after you submit your FAFSA.
11. ____ A savings account that can only be used to pay for college.
12. ____ Things you do outside of class time that can help you qualify for scholarships.

A. College
B. Associate
C. Interest
D. Proprietary schools
E. Work-study

F. Scholarships
G. EFC
H. Grants
I. Bachelor's
J. Oklahoma's Promise

K. 529 Plan
L. FAFSA
M. Extracurricular activities
N. Technology centers
O. SAR

Glossary

Advanced Placement (AP) courses: Courses that allow students to take college-level coursework 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.

Certificate: Granted by a vocational/technical school or proprietary/trade school upon completion of a program; usually requires less than two years of full-time study. Some public and private universities and community colleges offer certificates, too.

College: An independent institution of higher learning offering courses of general study leading to associate, bachelor's or graduate level degree programs.

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 at a higher learning campus or online while they're still attending high school.

Cost of attendance: The estimated total cost of attending a college for one year. This amount includes tuition, fees, room and board, books, supplies and travel expenses. The amount of your federal aid can't be greater than your total cost of attendance.

Default: Failure to pay back a loan. There are many options available to federal student loan borrowers to keep them from going into default.

Deferment and forbearance: Options that allow federal student loan borrowers to postpone their loan payments if they are temporarily unable to pay. These options are only available for federal student loans—not private loans.

Degree: A recognition of academic achievement at a particular level granted by an institution of higher education, normally as the result of successfully completing a program of study.

Doctorate (doctoral degree): The highest level of academic achievement in our country.

Expected Family Contribution (EFC): The amount the U.S. Department of Education expects you and your family to pay toward college expenses for one academic year. The EFC is used by financial aid officers to determine the total grants, loans and work-study funds you might qualify for each year. It's based on the information you and your parents report on your application for student aid—the FAFSA.

Financial aid: Money provided to the student and/or parents to help pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work-study).

Financial aid officer (FAO): A person who works in the financial aid office at the college you will be attending. An FAO is your best source of information when you have questions about what aid you might qualify for or how the whole financial aid process works.

Financial aid package: Any combination of grants, scholarships, work-study opportunities and loans that helps you pay for college.

Financial need: The difference between the cost of attendance and the expected family contribution (EFC), minus any other financial aid received, is the student's financial need. Financial aid packages are based on the amount of financial need.

Free Application for Federal Student Aid (FAFSA): A federal form required each year to apply for federal student aid. Forms are available online at FAFSA.gov. The information provided on this form is used to determine the student's expected family contribution (EFC), which allows financial aid offices to identify the types of aid the student is eligible to receive.

Graduate student: A student working toward a master's, doctorate or professional degree.

Grant: Aid that's usually based on financial need and doesn't have to be repaid.

Higher education center: An institution that provides higher education opportunities to citizens in the areas surrounding the center. The center works with various colleges to provide college courses.

Independent college or university: A private institution (not supported by state taxes) that offers associate, bachelor's and/or graduate degrees.

Institutional Student Information Record (ISIR): The report that's sent to the colleges you list on your FAFSA. This same report is sent to you in a slightly different format called a SAR (Student Aid Report).

Interest: A fee charged for the use of borrowed money (loans). Interest is added to the amount you owe.

Loan: Borrowed money that you must repay over time, with added interest. There are many types of student loans. When you get into high school, you may want to visit with a financial aid officer about your options.

Major: An academic subject area in which students take many courses and choose to earn a degree.

Master's degree: A graduate degree that follows a bachelor's degree; may be required before earning a doctoral degree.

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

Prerequisite: A course that must be taken before enrolling in another, more challenging course.

Proprietary/trade college: A privately-owned school that prepares students for direct entry into an occupation or profession; also called a 'career school.'

Regional university: While its main focus is on education, a regional university also includes extension and public service in its responsibilities, as well as some research. Regional universities usually have mid-sized student bodies and campuses.

Research university: Also known as a "comprehensive" university, it offers a wide variety of course and degree programs, research, extension and public service. Research universities usually have large student bodies and huge campuses, and grant doctoral degrees.

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

Scholarships: Financial awards given for a variety of reasons, such as good grades, special talents or career plans. Scholarships don't have to be repaid.

State (public) college or university: A higher education institution that receives state funding to pay part of its operating costs.

Student Aid Report (SAR): The report sent to you after your FAFSA has been submitted to the Department of Education. If you see any errors on your SAR, you must make corrections.

Tax deferred: Not taxable until a later time.

Technical branch: A college branch focusing on education and training in technical fields. It may or may not offer associate degrees.

Technology center: A school that prepares students to enter a specialized career, trade or vocation.

Theological college or university: A private school that includes religious instruction, usually supported by a church body or religious organization.

Title IV Aid: Another term for federal financial aid. Title IV aid isn't available at every college, so if you'll be depending on it to pay for your education, you'll want to be sure your school is a Title IV school.

Two-year college: See community college.

Undergraduate student: A student who's enrolled in a higher education program beyond high school who will be awarded an undergraduate degree (bachelor's or associate), diploma and/or certification upon graduation.

University (four-year school): A higher education institution that usually offers bachelor's degrees, as well as graduate and professional degrees. It may also offer associate degrees.

U.S. Department of Education: A government agency that oversees education and federal student aid in the United States.

Vocational school: See technology center.

Work-study (student employment): Money you earn for college by working part-time at the college you are attending or at an approved off-campus work site in the community. The money you earn from work-study goes directly to your school to help pay your college expenses.



Visit
UCanGo2.org to:

- Learn more about planning, preparing and paying for college.
- Access games and tools to help you prepare for higher education.
- Locate financial aid resources, including information about the FAFSA (Free Application for Federal Student Aid).
- Download additional resources for:
 - » Planning your academic year.
 - » Making the most of college fairs and campus visits.
 - » Developing a career plan.
 - » Finding scholarships.
 - » Selecting a school.

Check out these other helpful resources!

OCAP.org

The Oklahoma College Assistance Program's website contains helpful information for prospective and current students, including grant, scholarship and federal student loan resources.

OKhighered.org

The student section of the Oklahoma State Regents for Higher Education's website directs students to various college planning resources, including Oklahoma's Promise and GEAR UP.

OklahomaMoneyMatters.org

OCAP's financial literacy program, Oklahoma Money Matters, provides information and tools about budgeting, consumer credit, student loan management and other personal finance topics.

StudentAid.ed.gov

This website features free information from the U.S. Department of Education about preparing and paying for higher education, including FAFSA resources.

MappingYourFuture.org

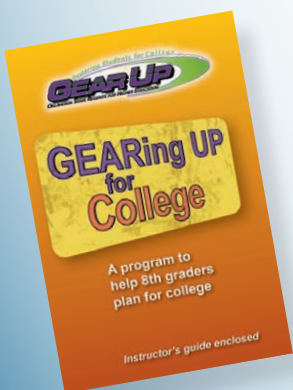
This site features information about planning, preparing and paying for college, as well as online tools for college and career preparation.

Visit
OKcollegestart.org
to learn more about:

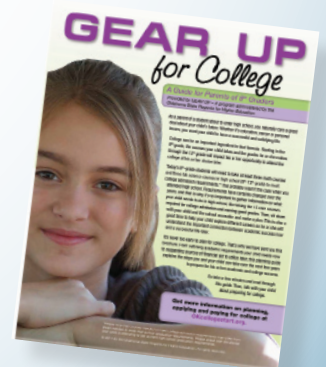


- Exploring Colleges and Careers
 - » Discover the colleges and universities in the state.
 - » Determine the careers that best match your skills and interests.
 - » Match schools with your career interests.
- Planning and Paying for College
 - » See which high school classes are needed to meet admission requirements.
 - » Learn about ways to pay for college.
 - » Apply online for the Oklahoma's Promise scholarship.
 - » Create a personal portfolio to track your college planning.
- Applying to College
 - » Gather information about the admission requirements at all Oklahoma colleges and universities.
 - » Apply online to most of the colleges and universities in Oklahoma.

GEAR UP Materials and Resources



Visit OKhighered.org/gearup to explore the resources available from the GEAR UP program. Here you'll find valuable information about the EXPLORE interest inventory, the ACT exam, the transition to high school, courses to take and saving for college.





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