

For California Students and Their Families

College Readiness Workbook



NAME

SCHOOL

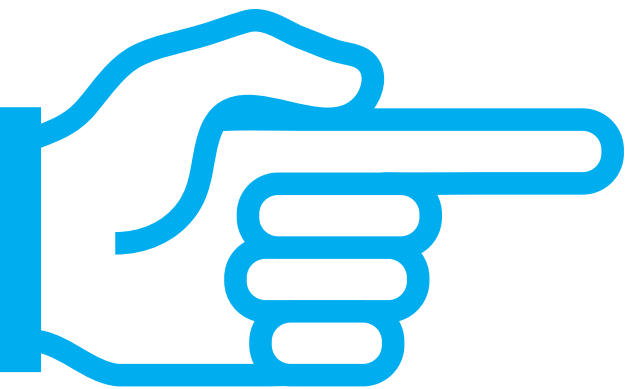
HIGH SCHOOL GRADUATION DATE



SCHOLARSHARE

college savings plan | CALIFORNIA'S 529 PLAN

This workbook is for **prospective college students and their families**. It is filled with helpful information about preparing to apply for college in California, choosing a campus and saving and paying for college. The information and tips apply to private/independent colleges and universities as well as the UC and CSU systems.



All of the material is for both parents and students, but we've highlighted sections of special importance to either group by icon and color, as shown below.

student

**information and
action steps for
students**

parent

**information and
action steps for
parents**

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The Path to College

Faith is taking the first step, even when you don't see the whole staircase.

MARTIN LUTHER KING JR.

American clergyman and civil rights activist (1929-1968)

Getting accepted to college is the successful completion of a path that begins in 9th grade, or even earlier. It's a big accomplishment, but the process is really just a series of smaller steps. If you focus on one step at a time, you can achieve your college admission goal.

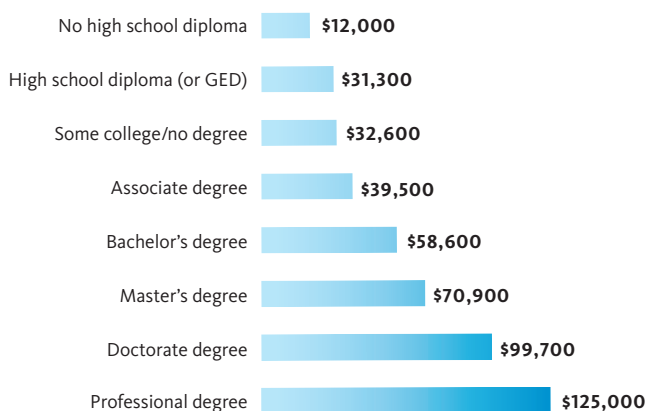
We make reference throughout the workbook to the public UC and CSU systems, but the information and tips in this book apply to preparation for private or independent colleges and universities as well.

Use this workbook as an information resource and planner. A College Readiness Calendar is included, with a checklist of steps for students and parents beginning in 9th grade. Use the Preferred Colleges Checklist to keep of track of information you gather about schools that interest you.

For every aspect of the application process, detailed information is also available on the UC, CSU and other websites. Links and contact information are listed throughout the workbook, and are grouped on the Online Resources pages in Chapter Five.

THE RELATIONSHIP BETWEEN EDUCATION AND EARNINGS

Mean Income Increases with Educational Attainment



Source: U.S. Census Bureau, Current Population Survey, 2009 Annual Social and Economic Supplement

WHY GO TO COLLEGE?

Here are a few of the ways in which a college education can improve the quality of your life:

You will gain knowledge. College students acquire skills and expertise in subjects that excite them. They learn how to think critically and express their thoughts.

You will expand your horizons. College life is full of opportunities to meet new friends, interact with experts in different fields and gain hands-on learning and work experience.

You will secure your future. Higher education is associated with better working conditions, more promotion opportunities and job stability.

You will widen your career opportunities. More and more jobs require education past high school.

You will increase your earning capacity. A person with a college degree has the potential to earn more than a person without one.

For Parents: When English is Not Your First Language

parent

Your communication with counselors, teachers, and school administration helps your student succeed. Here are some ideas for getting better access to information.

If your student's school has an English Language Advisory Committee (ELAC), participate. This group of parents, teachers and school administrators helps ELD (English Language Development) students. Taking part in an ELAC is an opportunity to meet school staff and get useful information.

Some schools have a website for parents. You can learn about school events and monitor your student's academic progress.

Ask other parents about school language resources they have found.

Locate school personnel (counselors, administrative assistants, teachers, librarians, etc.) who speak your language.

Your school district may have a Family and Community department that can help you find services and programs for families and students with limited English-speaking skills.

Preparing to Apply

ENTRANCE REQUIREMENTS

College admissions reviewers look at a wide range of factors when considering your application. Every student brings unique experiences and special gifts to the application process. Each has had different opportunities. These elements are weighed, along with grades and test scores, to create a complete picture of your readiness for college, of what you can contribute to the life of the school.

At each UC and CSU campus, and in each field of study, the number of students applying for spaces varies. Some programs are very competitive, with more applicants than there are positions available, others less so. That's why we strongly encourage you to surpass the minimum requirements, to ensure that you are competitive at the college of your choice.

Subject Requirements: “a-g” Courses

The path to college admission begins with high school coursework. To be considered for UC or CSU admission, at a minimum you need to complete 15 approved “a-g” courses, 11 of them by the end of your junior year (including courses taken in the summer between junior and senior year) each with a grade of “C” or better.

Remember, these are minimum requirements. Here's the specific 15-course pattern you will need:

- a. 2 years of history/social studies
- b. 4 years of English
- c. 3 years of math
- d. 2 years of lab science
- e. 2 years of a language other than English
- f. 1 year of visual and performing arts
- g. 1 year of college preparatory elective from a-f

College Entrance Exams

Entrance exams are part of the college preparation process.

ACT/SAT

Students should take the ACT (ACT Plus Writing for UC) or SAT Reasoning Test by December of the senior year. Practice exams are available online at sat.collegeboard.org and actstudent.org.

The PSAT (Preliminary SAT) measures skills and knowledge students have accumulated in some areas over the course of their education. Students should take the test in the tenth grade or sooner, if possible, because they will receive personalized feedback on the academic skills needed for college. This will help them develop these skills and prepare for taking the SAT.

The ACT Test is a 3½-hour national college admissions exam that tests students' knowledge in English, math, reading and science. The ACT Plus Writing Test includes a 30-minute writing test. Most colleges include the ACT or the SAT Reasoning Test as a college entrance requirement.

The SAT Reasoning Test is a 3¾ hour test that measures critical thinking, mathematical reasoning and writing skills.

THE PERSONAL STATEMENT



The personal statement required by UC and some private or independent colleges is a chance to present a more complete description of yourself to the admissions and scholarship officers who read it.

Think about all the information given in your application: your grades, exam scores, academic and athletic achievements, work experience and family background. What else do you want the person evaluating your application to know about you?

Make the statement truly personal — write honestly about yourself. You'll usually be given helpful “prompts” to respond to in composing the essay. These will ask for specific examples of the unique contributions you will bring to the college you want to join.

Take your time with this part of the application. Proofread it carefully, make sure it flows smoothly, and ask others to look it over and make suggestions. It's just one aspect of your application, but it's an important one.

Deserve your dream.

OCTAVIO PAZ
Mexican author (1914-1998)

Academic Enrichment

Part of preparing for college admission is building a strong set of academic activities outside of high school. In addition to improving test scores and class performance, these pursuits will show that you are motivated to take on extra work to become a competitive applicant. And you can explore your special interests with classes and internships before declaring a college major.

These activities can include:

- Summer session courses at a college
- Writing and math workshops
- Concurrent enrollment at community college
- Summer internships

Extra-Curricular Activities

Colleges also look at non-academic activities that take place outside of school, including jobs (paid or unpaid), school-based activities (such as student government, service clubs, yearbook, etc.) or activities affiliated with a community organization or a faith-based group. Admissions officers prefer to see sustained participation in a few activities rather than a wide array of short-lived ones.

College Knowledge

College Knowledge is the information you gather about specific colleges and their “rightness” for you, and about financial aid, housing and other practical aspects of college.

Learn as much as you can about colleges that interest you. For example, UC has nine separate campuses and the CSU system has 23. All share the UC and CSU systems’ high academic standards, with top-notch faculties and research facilities, yet each has its own distinctive characteristics. Researching the campuses that best suit your needs and academic strengths should begin early. Your high school counselor can help you decide. Use the form in Part Three for making notes.

Activities to deepen your College Knowledge include:

- Researching colleges online
- Visiting campuses in person
- Attending financial aid and college application workshops

For links to UC, CSU and all California Community Colleges, see Online Resources, Page 16.

CALIFORNIA HIGHER EDUCATIONAL SYSTEMS AT A GLANCE

	California Community Colleges	California State University (CSU)	University of California (UC)	California Independent Colleges and Universities
Number of Campuses	112	23	9	More than 75
College Entrance Exams	None required. Students may need to take assessment exams after applying.	ACT or SAT required if grade point average is below 3.0.	ACT Plus Writing or SAT Reasoning.	ACT or SAT Reasoning (check with college or university).
Minimum Grade Point Average (GPA)	No minimum GPA, “a-g” coursework recommended.	Minimum 2.0 in “a-g” coursework.	Minimum 3.0 in “a-g” coursework.	Varies (check with college or university).
Degrees Offered	Certificates, Associate of Arts (AA) and Associate of Science (AS) degrees.	4-year Bachelor of Arts (BA), Bachelor of Science (BS), Master’s (MA) and Joint Doctoral (PhD) degrees.	4-year Bachelor’s, Master’s, PhD and Professional degrees (MD, JD & DVM).	Associate, Bachelor’s, Master’s, PhD and Professional degrees.
Admission	Open	Admits top 33.3% of CA high school graduates.	Admits top 12.5% of CA high school graduates.	Depends on individual school.
Application Filing Period	Usually first few weeks of the term. Check with campuses for dates, but register early, as classes fill up quickly.	Nov. 1-Nov. 30.	Nov. 1-Nov. 30.	Depends on individual school.

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FALL | NINTH GRADE

Students:

- Meet with your high school counselor to learn which courses meet “a-g” college entrance requirements and plan your enrollment in these courses.
- With your counselor, create a four-year class schedule that meets both high school graduation and “a-g” college entrance requirements.

Parents:

- Visit the school and meet your student’s teachers and counselor; ask how and when it’s best to communicate with them. Let them know you expect your student to be ready for college. Learn when report cards will come out, and ask for progress updates.
- Encourage your student to explore extra-curricular activities at school and in the community.
- Check the high school website for information about events, testing dates, attendance reports and access to your student’s grades.
- Find out if your school has educational outreach or college readiness programs such as Upward Bound and EAOP (appris.org).

WINTER | NINTH GRADE

Students:

- Talk with your parents about your academic strengths and weaknesses. Explore tutoring resources to improve in weak areas.
- Enroll in honors courses in subjects at which you excel.

Parents:

- Check in with your student’s teachers and counselor to find out how he or she is doing academically and socially. Social challenges can affect academic performance.

Together:

- Create a college information folder for materials on college-related topics.

SPRING | NINTH GRADE

Students:

- Look early for summer jobs or internships early. Consider those that will expand your academic and leadership capacities.

Together:

- Explore summer academic enrichment opportunities at high school or community college; apply as early as March for these courses.

SUMMER | NINTH GRADE

Students:

- Create a summer reading list, with input from teachers, counselors and librarians.
- Keep talking with the adults in your life about your future plans. Ask them about how their own decisions and plans worked out.

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FALL | TENTH GRADE

Students:

- Review your four-year academic plan with your parents, teachers and counselor. Make sure you are on track with fulfilling college course requirements.
- Prepare and register early for the PSAT.

Parents:

- Meet your student's teachers and counselor.
- Encourage your student to seek help with challenging subjects, enlisting a tutor if necessary.

Together:

- Participate in a college fair and attend a college financial aid workshop if one is offered.
- Work together to find interesting extracurricular activities that work with the family schedule. Explore opportunities for the student to take a leadership role in current activities.

WINTER | TENTH GRADE

Students:

- Set up free online accounts with collegeboard.org and californiacolleges.edu. The College Board account allows you to research colleges and help you prepare for the SAT Reasoning Test. The California Colleges site will help you learn about the systems and research colleges.
- Set up a separate email account for all college-related correspondence.

Parents:

- Talk to your student about his or her progress in school. Identify areas in which he or she excels, and encourage enrollment in honors and Advanced Placement courses in those subjects.
- Talk about possible careers with your student. Help identify people you know whose careers are of interest to him or her, and arrange meetings with them.

Together:

- Review the PSAT score report and discuss areas of challenge, in preparation for the SAT Reasoning Test the following year.
- Research and discuss colleges and costs.
- Take a tour of a local college or university while school is in session, to get a feel for the campus.

SPRING | TENTH GRADE

Students:

- Begin early to explore summer jobs, academic enrichment and volunteer opportunities, being mindful of application deadlines. Ask your counselor about summer courses available to you at local colleges.
- Look into free courses by local community colleges. Some might earn you honors or even college credit.
- Meet with your school counselor to discuss junior year coursework, especially AP and honors courses.

Parents:

- Meet with your student to discuss the activities listed at left.

SUMMER | TENTH GRADE

Students:

- Confirm your summer plans.
- Create a summer reading list from the recommendations of teachers, counselors or a librarian.

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FALL | ELEVENTH GRADE



If your student plans to participate in Division I or Division II college sports and wants to be recruited, he or she should register with the NCAA Initial Eligibility Clearinghouse in the summer of junior year.

Students:

- Sign up to take the PSAT in October.
- Make a list of colleges you are considering, noting campus size, location and resources.
- Learn the entrance requirements for the schools on your list.

Parents:

- Discuss your student's college-preparation progress with teachers and counselors.
- If the student does not have a Social Security card, go to SSA.gov to learn about obtaining one. While many private scholarship resources don't require them, your student will need a Social Security number for state and federal aid.

Together:

- Attend a college night or college fair.
- Take a tour of a local college while classes are in session, to get a feel for the campus.
- Begin researching scholarships at your target colleges.
- Familiarize yourselves with the costs of college: tuition, fees, housing, food and supplies.

WINTER | ELEVENTH GRADE

Students:

- Meet with college friends returning for winter break, and ask for their suggestions on preparing for the first semester of college. If possible, put your parents in touch with theirs, so they can share information, too.
- Look for your PSAT results to arrive in December.

Parents:

- Study your student's PSAT scores so you will be aware of areas that need strengthening as he or she prepares for the SAT.
- Ask your student's counselor about fee waivers for the SAT. Eligible students can receive up to two waivers.

Together:

- Carefully plan the schedule for the spring SAT Reasoning Tests (and Subject Tests, when relevant.) Subject Tests can be taken as soon as the student has completed the related coursework. Schedules and practice tests are at collegeboard.com.
- Register 6-8 weeks ahead, to get best practice exam dates and locations.

SPRING | ELEVENTH GRADE

Students:

- Take at least one practice exam before you take the SAT Reasoning Test.
- Review your senior year schedule with your counselor.
- Apply on time for summer jobs and academic enrichment opportunities, including volunteer work.
- Prepare early for the May AP Exams.

Parents:

- Use online tools such as the FAFSA Forecaster (fafsa4caster.ed.gov) to estimate potential financial aid and your Expected Family Contribution (EFC).

Together:

- Begin actively searching for scholarships and financial aid (see Online Resources, Chapter Five).
- Continue college visits while classes are in session.

SUMMER | ELEVENTH GRADE

Students:

- Create a summer reading list with recommendations from teachers, counselors and the local library.
- Make a draft of your personal statement if required. Ask your counselor about workshops offered by local colleges. In this Workbook, see page 3 for more information on writing the statement, and use the links on the Online Resources page.

Parents:

- If planning a summer vacation, include a college tour.

Together:

- Use the Preferred Colleges Research Checklist to create a list of target schools and keep track of their various admission requirements.
- Mark your calendars with important deadlines for applications and financial aid.
- Register now for ACT, SAT Reasoning or SAT Subject Tests in the fall. Early registration will ensure availability of the best locations and dates. **REMEMBER:** the December test date is the last opportunity to meet application deadlines.

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FALL | TWELFTH GRADE

Students:

- If you have not registered for ACT, SAT Reasoning and SAT Subject Tests, do so now.
- Identify three or four people whose judgment you trust to review your application materials. Do this early, so they have time to give you helpful feedback and so you can make use of it.
- Ask for any letters of recommendation for colleges that require them at least three weeks before they are due. Provide your sources with forms, your resume and stamped, pre-addressed envelopes.
- Make sure your guidance counselor sends your transcripts to colleges that require them.
- Send your official ACT and/or SAT scores to all colleges to which you're applying.

Parents:

- Review all the steps at left with your student, to make sure they are completed on time.

Together:

- Go over all the admission requirements and deadlines for each school to which the student is applying.
- Review details with counselor.
- Apply for any college application fee waivers directly through each college. If you've received an SAT fee waiver you may be eligible for an application fee waiver.
- Attend a college fair or college open house.
- Apply to CSU and UC campuses between November 1 and November 30.

WINTER | TWELFTH GRADE

Students:

- Meet with college friends returning for winter break, and ask for their suggestions on preparing for the first semester of college.

Parents:

- File your taxes as early as possible but no later than April 15.

Together:

- Take note of scholarship applications due in December.
- Beginning January 1, the Free Application for Federal Student Aid (FAFSA) is available. Parent and student will need separate PIN numbers to apply online.
- Attend a Financial Aid Night at your student's school and/or a community event such as Cash For College (californiacashforcollege.org) for help with filling out the FAFSA. A \$1,000 scholarship is given away at each event!
- Note: most priority financial aid deadlines are in February.
- Student or school must submit the verified Cal Grant GPA. Get the form and deadline information from calgrant.org.
- Look for the Student Aid Report (SAR), about four weeks after you've completed the FAFSA. Make any changes and return it. If you don't receive it, call 800.433-3243.

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SPRING | TWELFTH GRADE

Students:

- If you plan to attend community college in the fall, apply now.
- Look early for a summer job, internship or volunteer opportunity.
- Continue to maintain good grades and attendance.
- Look for admissions decisions (and financial aid awards) to arrive in April.
- Prepare for the AP Exams, held in the first two weeks of May. If your scores qualify, you can earn course credit at many colleges. Send your scores to the college you will attend in the fall.
- If you have been wait-listed, contact the admissions director and express your continued interest in the school.
- Find out about test dates for any placement exams your college might require.

Parents:

- Review all the steps at left with your student to make sure they are completed on time.
- Compare aid award letters. Contact financial aid officers if you have questions. If you have not received enough aid, ask if other options are available.

Together:

- Review all acceptance and aid letters. Notify all colleges of acceptance or rejection of admission or financial aid offers by May.
- If you have not received financial aid awards information from a college within a month of receiving an acceptance letter, contact the college's financial aid office immediately.
- Send a deposit to the chosen college.
- Investigate summer preparatory programs at the college the student will attend. These programs offer for-credit courses and can provide a successful start to college.
- If the student is not admitted to any of the colleges to which he or she applied, make an appointment with the school counselor immediately, to discuss options.

SUMMER | TWELFTH GRADE

Students:

- Confirm that your final transcripts have been sent to the college you will attend in the fall.

Together:

- Make preparations for the following school year.

Better to be the hammer than the anvil.

EMILY DICKINSON
American poet (1830-1886)

He who knows all the answers has not been asked all the questions.

CONFUCIUS

Chinese philosopher (551 BC-479 BC)

Q What is the difference between the ACT and the SAT? Which one should my student take?

A The ACT is an achievement test, measuring what your student has learned in school. The SAT Reasoning Test is more like an aptitude exam, testing reasoning and verbal abilities.

The ACT has up to 5 components: English, Mathematics, Reading, Science, and an optional Writing Test. If you take the ACT, UC requires that you take the ACT Plus Writing.

The SAT Reasoning Test has 3 components: Reading, Mathematics, and Writing. (There are also SAT Subject Tests, usually not required for admission to colleges, but taken voluntarily to show aptitude in a given subject. See glossary).

Many students opt to take both exams, to find out which suits them best. Counselors can provide more information about the exams.

Q How do I know if my student qualifies for a fee waiver for the SAT Reasoning Test, SAT Subject Test, ACT or college admissions?

A If your family qualifies for free or reduced-cost lunch, you will qualify for a fee waiver. The high school counselor will have information on fee waivers for the ACT and SAT. Get more information about fee waivers online (see Online Resources, Chapter Five, page 16).

Q I've heard the terms "eligibility" and "competitive eligibility." What is the difference?

A Eligibility means that a student has met all the basic entrance requirements (coursework, GPA, entrance exams.) To be competitively eligible means that the student goes beyond the basic requirements. To gain admission to more selective colleges, students should focus on being competitively eligible.

Q Where can I find my student's "a-g" courses?

A The school counselor will have the list of "a-g" courses, or you can link to your school's list through ucop.edu/doorways.

Q What if my student receives a poor grade in an "a-g" course?

A Talk to your student's high school counselor immediately. The student will have different options:

- Retaking the course (this is the option that should be taken whenever possible)
- Taking a comparable course at a community college
- Taking an approved online course

Your student's counselor will help you make the best decision. The key is to address this quickly!

Q What do college admissions reviewers look for when examining a student's extra-curricular activities?

A Colleges prefer to see sustained participation over time in a few activities, rather than minimal participation in numerous clubs. A strong applicant will demonstrate service in leadership roles.

Q My student is unable to participate in after-school academic enrichment activities. Do any such activities take place at other times?

A Some activities take place on the weekends or in the summer. Also look for opportunities that may be short-term (a couple of weeks) since adjusting your family's schedule for shorter periods may be easier.

YOUR PREFERRED COLLEGES: RESEARCH CHECKLISTS

“SAFE” CHOICES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

“REALISTIC” CHOICES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

“REACH” CHOICES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

COLLEGE NAME

Admission requirements checklist:

- Transcripts
- Application fee
- Test scores
- Recommendation letters
- Financial aid applications
- Application deadlines

NOTES

Paying and Saving for College

Getting a college education is a big investment, but don't assume the cost is out of your family's reach. To those who qualify, help is available. Like every step of preparing for college, figuring out how to pay for it is a matter of research and footwork. In this section we'll outline different options for meeting college tuition, fees and expenses. The College Readiness Calendar in Part 3 includes steps and deadlines for securing financial aid.

(For more detailed information about UC and CSU tuition rates and financial aid programs, use the links in Section 5 under Online Resources: Paying and Saving for College.)

Average College Costs in California

Academic Year 2011-2012

This chart shows the average annual costs for single students during the 2011-2012 school year, including tuition and fees, room and board, books and supplies, transportation, and personal expenses such as clothing, laundry and entertainment. These figures are estimates only, to help you in planning. All of these averaged costs are subject to change.

	home and commuting	off campus	on campus
California Community Colleges	\$11,052	\$17,442	\$13,416
California State University	\$16,469	\$23,561	\$22,577
University of California	\$23,400	\$28,400	\$31,200
Independent Colleges	\$40,291	\$45,901	\$45,147

Source: CaliforniaColleges.edu

FINANCIAL AID OPTIONS

Grants, scholarships, loans and work-study are all forms of financial assistance. Funding comes from federal, state and/or private sources. Nearly two-thirds of UC undergraduates and half of CSU students at all levels receive some form of financial aid. These include:

Grants

Grants are cash gifts you don't have to repay, based on financial need as determined by the FAFSA.

- Cal Grant: These grants can amount to thousands of dollars for free. Three types of Cal grants pay for tuition and fees.
- Pell Grant: The largest source of free federal money for students with financial need. Awards range from \$400 to over \$4,000 per year.
- Other federal grants

Scholarships

Money you don't have to repay, usually based on the student's skills, interests, areas of study or scholastic performance.

- Athletic, musical or other special talents
- Community service
- Good grades
- High test scores

Both the UC and CSU systems and their individual campuses offer scholarships based on merit. Scholarships are also available through community and religious organizations, foundations, businesses and labor unions. Discuss options with your school counselor.

Beware of scholarship scams! If a company makes scholarship promises, charges a fee, or asks for your credit card information to hold a scholarship, it is untrustworthy.

Work-Study

Funded by the federal government, this program provides financial assistance through student employment.

- Indicate your interest in work-study on the Free Application for Federal Aid (FAFSA). Colleges help students in finding job placement.
- Non-need-based job opportunities are also available through colleges.
- Jobs often have flexible hours that will fit a student's schedule.

For the best return on your money, pour your purse into your head.

BENJAMIN FRANKLIN
American statesman (1706-1790)

Work

Most students seeking financial aid are expected to work part time during the school year and full time in the summers, unless they attend summer school. Most part-time jobs on or near campus pay roughly the same amount as a work-study award.

Loans

Student and parent loans provide money that must be repaid with interest, usually beginning after graduation. Many students and their families take out federal or private loans to finance college. Loans are available to U.S. citizens and permanent residents at all income levels.

Federal loans have a low interest rate and are paid back over a minimum of 10 years. Apply for loans by completing the FAFSA.

- **Federal Stafford Loan:** This is the most common student loan, of which there are two types: Subsidized (government pays the loan interest during the time student is in college) and unsubsidized (student pays interest that accrues while he or she is in college).
- **Federal Perkins Loan:** This is a low-interest loan for students with significant financial need.
- **Federal PLUS Loan for Parents:** Money loaned to parents to help students pay for college

College Savings Plans

College savings plans allow you to save money for college expenses with special tax breaks. Both federal tax credits and savings plans are available to help families manage the cost of college — particularly if they don't qualify for aid.

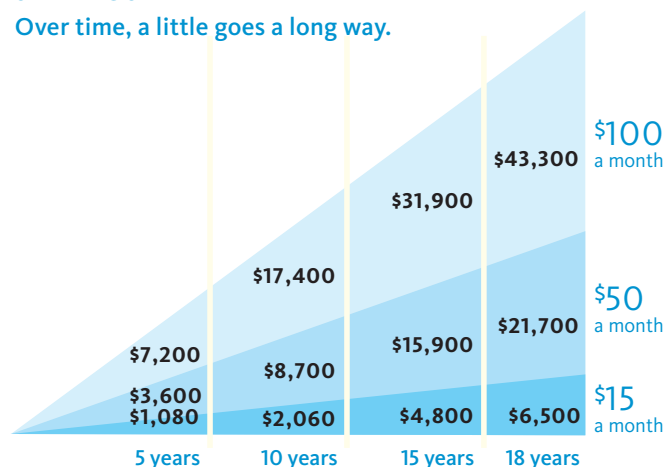
Investors can choose from numerous tax-advantaged 529 college savings plans around the country, with a variety of terms and fees charged. An investor may establish a 529 account on behalf of a child, grandchild, niece, nephew or friend. When the child is ready for college, the money can be withdrawn to pay for college.

Deferred Payment Plans

Many campuses offer deferred payment plans so you can spread fees, tuition and housing costs out over months to help make payment easier. Some campuses accept credit cards, too. You just have to submit a brief application and, possibly, a small fee to sign up. The plans don't charge interest, but you may be assessed a late fee if your payments are overdue.

SAVINGS

Over time, a little goes a long way.



This chart is a hypothetical example and should not be considered an indication of performance of a 529 plan. These estimates assume that contributions of \$15, \$50 and \$100 per month are made at the beginning of the month with a 7% annual return. Assumes that the money is invested in a tax-free investment vehicle, such as a 529 plan.



SCHOLARSHARE

college savings plan | CALIFORNIA'S 529 PLAN

This brochure is made possible by a generous donation to EAOP from ScholarShare, a 529 College Savings Plan. ScholarShare can help families prepare to meet the costs of college. Benefits include:

- Tax advantages
- Flexible features
- Choice of investment portfolios
- Low plan fees
- Managed by a leading financial services provider
- Easy access to your account
- Funds can be used at eligible institutions

Q Does my family need to file its income taxes before completing the FAFSA?

A No. File the FAFSA as soon as you can once it's available, beginning in January. Once you receive the SAR (Student Aid Report), necessary corrections can be made.

Q Are good grades required for financial aid?

A No. Merit scholarships are awarded based on a student's academic performance. However, most financial aid, including grants and loans, is "need-based" or awarded based on a family's finances. Federal student aid will help a student with even an average academic record complete a college education.

Q Do only students from extremely low-income families qualify for financial aid?

A While most grant aid is reserved for families with the most financial need, assistance is available to help all families cover costs, including low-interest parent and student loans. All families should complete the FAFSA and apply for financial aid.

Many factors besides income are taken into account, from family size to the age of the older parent. Eligibility for financial aid is determined by a mathematical formula, not by parent income alone. Completing the FAFSA is an important part of the financial aid-seeking process, as it is often used to determine eligibility for other types of financial assistance that colleges may award.

Q Is my student eligible for financial aid if he or she goes to community college?

A Yes. Apply for a Cal Grant and all federal student aid by completing the FAFSA in the senior year of high school. If a student is awarded a Cal Grant but decides to attend a California community college first, the award will be held up to three years until he or she transfers to a four-year college.

Q How difficult will it be for my student to pay back loans once he or she is out of college?

A Student loans are designed to make repayment manageable. A student who graduates from UC with a \$16,640 loan debt will have a monthly loan payment of approximately \$185. In addition, educational loan repayment doesn't begin until six months after a student graduates from college, leaves school or enrolls less than half-time.

Q If we save money for college, does that mean my student will get less financial aid?

A The amount in a parent's savings account is used in the federal formula to determine a family's net contribution. However, a large portion of those savings are protected from consideration; only a small percentage of the remaining amount is assessed in the calculation of a student's financial aid eligibility.

You can't measure time by days, the way you measure money by dollars and cents, because dollars are all the same while every day is different, and maybe every hour as well.

JORGE LUIS BORGES
Argentine author (1899-1986)

GLOSSARY

Academic Enrichment These opportunities reinforce and improve basic academic skills, prepare students for more challenging coursework and provide academic experiences beyond those available through the normal school curriculum.

ACT A 3½-hour national college admissions exam that tests students' knowledge in English, math, reading and science. The ACT Plus Writing Test includes a 30-minute writing test. Most colleges require that students take the ACT or the SAT Reasoning Test as a college entrance requirement.

“a-g” Coursework A series of courses required for admission to the University of California (UC) and California State University (CSU). Each high school has an approved list of Doorways “a-g” coursework, which can be found through ucop.edu/doorways or at the high school guidance office.

Advanced Placement (AP) Courses College-level courses in a variety of subject areas that students can take while in high school. Students can boost their high school GPA by doing well in AP courses because they will earn more grade points. When AP courses are completed, students have the option of taking the corresponding AP Exam to earn college credit.

Extra-Curricular Activities Activities that happen outside school, including jobs (paid or unpaid), school-based activities (such as student government, service clubs, yearbook, etc.) or activities affiliated with a community or religious organization.

(EFC) Expected Family Contribution The portion of your family's financial resources that should be available to pay for college, based on a federal formula using the information on your FAFSA (Free Application for Federal Student Aid).

FAFSA Free Application for Federal Student Aid

(GPA) Grade Point Average GPA can range from 0.0 to 4.0 (5.0 for AP or honors courses) and is calculated by dividing the total number of grade points earned by the total number of credit hours attempted. Grade points are assigned as follows: A (4), B (3), C (2), D (1), F (0). Most year-long high school courses are 3 credit hours. Colleges will look at a student's GPA in college prep courses as part of the application process.

High School Graduation Requirements Courses and sometimes community service hours required for high school graduation. *Note that requirements for high school graduation are not always the same as “a-g” course requirements. Therefore, a student may meet high school graduation requirements without becoming college-eligible.*

Honors Courses Honors courses offer in-depth subject matter at a faster pace than standard courses, with an emphasis on critical and independent thinking. They can earn students extra course credits.

Personal Statement A student essay, written in response to one or more “prompts” or essay questions given in the college application. The personal statement is an important part of some college applications. Colleges use such essays to learn more about the student. Students should give themselves ample time to write, revise and proofread their personal statements. (See page 3 for more information.)

PSAT (Preliminary SAT) This test measures some skills that students have developed over the course of their education. Students usually take the test in the eleventh grade, but benefit from taking it in the tenth grade or sooner because they will receive personalized feedback on the academic skills needed for college. By taking the test early, students have more time to develop these skills and to begin the college-planning process. The PSAT is a good way to prepare for the SAT.

SAT Reasoning Test The SAT is a 3 ¼ hour test that measures critical reading, mathematics, and writing skills. Most colleges require that students take this or the ACT for college admission.

SAT Subject Tests Even if not required for college admission, subject exams can show a student's strength in specific subjects. If students elect to take the subject exams, they should do so as soon as possible after completing the corresponding course.

ONLINE RESOURCES

FOR COLLEGE READINESS

“a-g” Coursework

ucop.edu/doorways

College Entrance Exams

For dates, sign-ups and practice exams

collegeboard.org

actstudent.org

College Knowledge

California State University (All Campuses)

csumentor.edu

University of California (All Campuses)

universityofcalifornia.edu

All California Colleges

californiacolleges.edu

All California community colleges

cccco.edu

Parent and Family Websites

firstinthefamily.org (*a fee is charged, but the site has free videos*)

blackexcel.org

boostup.org

byparents-forparents.com

knowhow2go.org

For Students, Parents and Educators

capathways.org

eaop.org

knowhow2go.org

pathwaystocollege.net

boostup.org

byparents-forparents.com

whatkidscando.org/specialcollections/college_matters/index.html

For Transfer Students

universityofcalifornia.edu/admissions/transfer/index.html

admissions.ucsb.edu/prospective/index.asp?context=prospective_transfer

csumentor.edu/planning/transfer

assist.org/web-assist/welcome.html

PAYING AND SAVING FOR COLLEGE

FAFSA.ed.gov

csac.ca.gov

calgrant.org

scholarshare.com

<http://students.berkeley.edu/fao>

californiacashforcollege.org

<http://studentaid.ed.gov.oiep.bia.edu>

<http://profileonline.collegeboard.com>

Students can set up free accounts on these sites:

scholarships.com

fastweb.com

Freshman and Sophomore Year Scholarships

highscholarships.com/high-school-freshman-scholarships.html

highscholarships.com/high-school-sophomore-scholarships.html

*If there is a book that you want to read,
but it hasn't been written yet,
you must be the one to write it.*

TONI MORRISON
American author (1931-)

This is a publication of UC's Early Academic Outreach Program (EAOP). With a focus on academic advising and building college knowledge, EAOP helps educationally disadvantaged students complete a rigorous college preparatory curriculum in high school, complete UC and CSU coursework and exam requirements, and apply for college and financial aid. EAOP provides academic enrichment, test preparation, information for parents, and support for schools. EAOP offices are located on every UC campus. For further information about EAOP, please visit: eaop.org



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¹ Pregnancy includes pregnancy, childbirth, and medical conditions related to pregnancy or childbirth.

² Service in the uniformed services includes membership, application for membership, performance of service, application for service, or obligation for service in the uniformed services.