

SAVING FOR COLLEGE

Use the following information as a starting point for creating a handout on College Savings Sites. Add additional sites you have found to the list prior to distributing to parents.

✓ **NOTE:** Commercial sites provide information in hopes you will use their services.

- Vanguard
 - ❑ <https://investor.vanguard.com/college-savings-plans/saving-for-college?lang=en>
 - ❑ <https://investor.vanguard.com/college-savings-plans/which-account>
- T. Rowe Price
 - ❑ <https://www3.troweprice.com/usis/personal-investing/products-and-services/college-savings-plans.html?van=college>
- Charles Schwab
 - ❑ <http://www.schwab.com/public/schwab/nn/articles/Saving-for-College-Five-Steps-to-Get-You-Started>
 - ❑ http://www.schwab.com/public/schwab/investing/retirement_and_planning/saving_for_college/college_savings_plans
- College Savings Plans Network
 - ❑ <http://www.collegesavings.org/>
- Savingforcollege.com
 - ❑ <http://www.savingforcollege.com/>
- FinAid.com
 - ❑ <http://www.finaid.org/>
- Financial Industry Regulatory Authority
 - ❑ <https://www.finra.org/investors/saving-college>

OKLAHOMA'S PROMISE SCHOLARSHIP INFORMATION SHEET

Sending your student to college may seem a long way down the road, but planning for his or her future now can help you put your student on a winning track toward a college degree. Even if you think you can't afford a college education for your student, there is still a way you can help your student go to college in Oklahoma.

How It Works

The Oklahoma Legislature has set up a fund that will help pay for a student's education if his or her parents' total yearly income is not more than \$55,000* at the time of application. The program is called the Oklahoma's Promise: Oklahoma Higher Learning Access Program. Students must enroll in the program in 8th, 9th, or 10th grade. Students start early so that they can get ready for college by taking high school courses that will help them do well.

The student must agree to:

- Take certain courses and pass those courses with at least 2.5 grade point average (see the curriculum checklist found in this section).
- Attend class regularly and do their homework.
- Refrain from criminal or delinquent acts.
- Refrain from drugs and alcohol.
- Apply for other financial aid at the institution in which he/she enrolls.

What Are the Benefits?

Once a student has completed the program's goals and graduated from an accredited Oklahoma high school, Oklahoma's Promise will pay the student's tuition at a public two-year college or four-year university in Oklahoma. It will also cover at least a portion of the tuition at several private colleges and universities or at public technology centers that qualify for credit from a two-year college. The scholarship amount does not cover items such as books, supplies, room and board, or any other special fees. The scholarship is good for up to five years or until the student completes an undergraduate degree, whichever comes first.

How You Can Help

Encourage your student to do well in his or her courses and to stay out of trouble. When your student signs up for the program in the 8th, 9th, or 10th grade, you will also sign an agreement and promise to help your student successfully reach the goals of the program.

Where to Find More Information

If you have any questions or need more information, you may call higher education's information hotline at 800-858-1840 or find information on the web at <http://www.okhighered.org/okpromise>.

* This income level may change based on legislation.

OKLAHOMA'S PROMISE CURRICULUM CHECKLIST

✓ **NOTE:** Each short line indicates 1/2 unit of credit.

ENGLISH: (4 units)
 English I _____ English III _____
 English II _____ English IV _____

LAB SCIENCE: (2 units - must be a district certified lab science)
 Biology _____ Physics _____
 Chemistry _____
 _____ (list course) _____

MATH: (3 units)
 Algebra I _____ Trig/Calculus _____
 Geometry _____ Math Analysis _____
 Algebra II _____ AP Statistics _____
 Algebra III _____

HISTORY AND CITIZENSHIP SKILLS: (3 units - 1 unit must be American/U.S. History)
 American History _____ World History _____
 Oklahoma History _____ Modern History _____
 Government _____ Ancient History _____
 Geography _____ World Geography _____
 Economics _____

FOREIGN OR NON-ENGLISH LANGUAGE: (2 units of the SAME language)
 Spanish I/Spain II _____ Native Amer. lang I/II _____
 French I/French II _____ Sign language I/II _____
 German I/German II _____
 _____ (list course) _____

OR
COMPUTER TECHNOLOGY: (2 units - not including keyboarding or typing)

_____ (list course) _____ (list course) _____

ADDITIONAL COURSES: (2 units of the subjects listed above)

_____ (list course) _____ (list course) _____

FINE ARTS OR SPEECH:
 (1 unit of music, art, drama or Speech - competencies WILL count if noted on the transcript.)

_____ (list course) _____

17-unit Oklahoma's Promise Core GPA _____

Overall GPA (transcript) _____

GLOSSARY OF TERMS FOR COLLEGE-BOUND STUDENTS AND PARENTS

Accreditation: recognition of a college or university by any of the regional or national accrediting bodies indicating that the institution as a whole has been judged to be meeting its objectives.

ACT Assessment (ACT): the group of tests administered by ACT, Inc. and required, or recommended, by many colleges as part of the admission process. They measure educational development in English, Mathematics, Reading, and Science Reasoning. Tests are given at specified test centers throughout the year.

Advanced Placement (AP): granting of credit and/or assignment to an advanced course on the basis of evidence that the student has mastered the equivalent of an introductory course.

College Calendars:

Traditional Semester: two approximately equal semesters

Early semester: two semesters, first semester completed before Christmas

Quarter: three equal terms of about 12 weeks each

Trimester: calendar year divided into three equal semesters, third semester replaces summer school

4-1-4: two equal terms of about 16 weeks each, with a 4-week interim term

Career-oriented program: a group of courses which prepare students primarily for employment, often in a specific occupation. Such a program, which can last a few months or more than two years, may lead to a certificate, diploma, or associate degree.

College transfer courses: courses intended for transfer of college credit to bachelor's degree programs elsewhere.

Cooperative work-study education: a program in which the student alternates between full-time college study and full-time paid employment related to the area of study. Under this plan, the bachelor's degree often requires five years to complete.

Credits by examination: a program through which some colleges grant course credit based on results of ACT scores or SAT Achievement scores, the ACT Proficiency Examination Program (PEP), the CEEB College-Level Examination Program (CLEP), or other examinations.

Deferred admission: the practice by some colleges of allowing an accepted student to postpone enrollment for one year.

Early admission: admitting students of superior ability into college courses and programs before they have completed the standard high school programs.

Family financial statement (FFS): a form used by ACT, Inc. to collect information about the student's total family income, assets, and expenses, and to analyze the family's potential contribution toward college expenses.

Financial aid form (FAF): a form used by the College Scholarship Service to collect information about the student's total family income, assets, and expenses, and to analyze the family's potential contribution toward college expenses.

Grade point average (GPA): an indicator of the student's overall scholastic performance. The GPA is computed by totalling the number of grade points earned in each course (generally, A=4, B=3, C=2, D=1, F=0) and then dividing the sum by the total number of courses carried.

Honors program: any program offering opportunity for superior students to enrich their educational experience through independent, advanced, or accelerated study.

Independent study: an arrangement which allows the student to earn college credit through individual study, usually planned with and supervised by a faculty advisor.

Major: the subject of study in which the student chooses to specialize; a series of related courses, taken primarily in the junior and senior years.

Open admissions: the policy of some colleges of admitting virtually all high school graduates, regardless of academic qualifications such as high school grades and admission test scores.

Pre-ACT+: a program for tenth graders designed to stimulate early thinking about post-secondary planning, assess status of academic preparation for college, support good high school course selection, and provide preparation for the ACT Assessment.

Pell Grant: financial assistance awarded by the federal government on the basis of need; designed to provide the "floor" of an aid package for post-secondary education. The grant may be used toward tuition, room and board, books, or other educational costs, and requires no repayment.

Preliminary Scholastic Aptitude Test (PSAT): a program designed to provide a practice test for juniors as a warm-up for the SAT.

Reserve Officers Training Corps (ROTC): Air Force, Army, and Navy programs on certain campuses which combine military education with baccalaureate degree study; often with financial support for those students who commit themselves to future service in the Armed Forces.

Scholastic Aptitude Test (SAT): test of verbal and mathematical abilities given by the College Entrance Examination Board (CEEB) at specified test centers throughout the year. Required or recommended by colleges as part of the admission process.

Transcript: official record of high school or college courses and grades generally required as part of the college application.



COLLEGE COMPARISON WORKSHEET

Go to www.okcareerguide.org to complete this worksheet. Login and go to "Plan for Education" and select "Find Schools." Use the "Filter Options" to enter variables to bring up schools that fit your options. Click on the name of the school to get information; go to the school's website for more information.

COLLEGE NAME			
Location <ul style="list-style-type: none"> • distance from home • setting type (rural, urban) 			
Size <ul style="list-style-type: none"> • enrollment • physical size of campus 			
Environment <ul style="list-style-type: none"> • type of school (2 yr., 4 yr.) • school setting (urban, rural) • location & size of nearest city • co-ed, male, female • religious affiliation 			
Admission Requirements <ul style="list-style-type: none"> • deadlines • tests required • average test scores, GPA, rank • special requirements 			
Academics <ul style="list-style-type: none"> • majors offered • special requirements • accreditation • student-faculty ratio • average class size 			
College Expenses <ul style="list-style-type: none"> • tuition, room & board • estimated total budget • application fee, deposits 			
Financial Aid <ul style="list-style-type: none"> • deadlines • required forms • percentage of students receiving aid • scholarships 			
Housing <ul style="list-style-type: none"> • residence hall requirements • availability • types and sizes • food plan 			
Facilities <ul style="list-style-type: none"> • academic • recreational • other 			
Activities <ul style="list-style-type: none"> • clubs, organizations • Greek life • athletics, intramurals • other 			
Campus Visits <ul style="list-style-type: none"> • when • special opportunities 			

This page may be photocopied or printed from the resource website at <http://okcareer.tech/cimcguide>.

SENIOR YEAR - COLLEGE TIMETABLE

AUGUST/SEPTEMBER

- _____ Check with your counselor to be sure you are enrolled in enough credits to graduate and be accepted into college.
- _____ Review and update your OK Career Guide account (www.okcareerguide.org)
- _____ Register for ACT or SAT tests if necessary. (If you miss this first fall test date, your next opportunity may be too late to send scores to your college choices.)
- _____ Enroll in concurrent enrollment classes and/or technology center classes.
- _____ Complete senior resume forms to be used for recommendations. If you will need recommendations written for your applications, contact those teachers, counselors, or other individuals this month.
- _____ **Attend College Night at the high school and visit with college representatives.**
- _____ If you have not narrowed your college choices to a few schools, do this and write for applications.
- _____ If you have not started your college search, meet with your counselor and start now!
- _____ Complete nominating scholarship applications if you are interested in local scholarships.
- _____ If your applications require essays, get started! Choose an English teacher to help critique your work.
- _____ Check the college/career bulletin each week for visiting college representatives and scholarship deadlines in September.
- _____ Turn in transcript release form (with parent and student signatures) to counseling office.
- _____ Check the registration deadline for SAT and SAT subject tests.
- _____ Complete FAFSA application for need-based financial aid by deadline (www.fafsa.gov).

_____ Explore scholarship offerings and submit applications. (Continuous)

OCTOBER

_____ File financial aid forms AS SOON AS POSSIBLE after October 1. The earlier you file, the greater your chances of receiving some aid.

_____ Complete essays (if needed) and keep a copy for yourself.

_____ Finish making college visits.

_____ Take ACT exam.

_____ Give recommendation forms to teachers and counselors writing recommendations for you.

_____ Take SAT I and II.

_____ Check date for late registration for upcoming SAT.

_____ Decide on early decision or early action.

_____ PSAT given to juniors.

_____ Check college/career bulletin each week for college reps visiting in October.

_____ Request financial aid information and/or applications from colleges.

_____ Register for next ACT.

_____ Register for next SAT and SAT subject tests.

_____ Participate in job shadowing and community service/service learning projects.

_____ Finalize “1, 2, 4 or More” plans with counselor and family.

NOVEMBER

_____ FAFSA’s should be sent in by February 15 or sooner.

_____ November 1 - Deadline for early decision applications.

_____ Check for SAT and SAT subject test dates.

_____ Register for December ACT.

_____ Check dates for late registration for December SAT.

- _____ Check dates for late registration for December ACT.
- _____ Send additional score reports for colleges if needed. (You may pick up forms in the college/career office.)
- _____ Check the college/career bulletin each week for visiting college reps.
- _____ Begin gathering family income information for tax preparation and completion of financial aid forms.
- _____ Participate in mock interviews.

DECEMBER

- _____ Sign up for transcripts prior to the deadline if your transcript needs to be mailed by January 15.
✓ NOTE: Students are responsible for mailing their own transcripts.
- _____ Check to be sure your applications and recommendations, if necessary, have all been completed and mailed.
- _____ Check the college/career bulletin weekly for visiting college reps in December.
- _____ Take SAT.
- _____ Take ACT test.
- _____ Check dates for late registration for next SAT and/or SAT subject tests.
- _____ Check dates for late registration for next ACT.
- _____ Be sure you have compiled all family financial information needed to complete financial aid forms.
- _____ Update your Ed Plan and your list of activities and honors in OK Career Guide.
- _____ Submit college or technology center applications.

JANUARY

- _____ Sign up for a transcript prior to the deadline if your transcript needs to be mailed by February 15.
- _____ Register for February ACT.
- _____ Write thank you notes for recommendations and interviews.

- _____ Check late registration deadline for February ACT.
- _____ Check SAT and SAT subject test dates.
- _____ **Watch for date and time of Financial Aid Seminar.**
- _____ Sign up for seven semester transcripts, if needed.
- _____ Check the college/career bulletin for visiting college reps.
- _____ Check with your counselor to be sure you are meeting all graduation requirements.

FEBRUARY

- _____ Register for March SAT.
- _____ Take ACT for February.
- _____ Check the college/career bulletin for visiting college reps and scholarship deadlines.
- _____ Check late registration deadline for March SAT. Register if you haven't.

MARCH

- _____ Register for April ACT.
- _____ Take March SAT.
- _____ Register for May SAT and/or SAT subject tests.
- _____ Return verification or corrected information on financial aid forms (if requested) as soon as possible.
- _____ Check dates for Advanced Placement tests, if needed.
- _____ Check the college/career bulletin for scholarship deadline.

APRIL

- _____ Take April ACT.
- _____ April 15 - Notices of acceptance or rejection from colleges usually arrive by April 15.
- _____ Respond promptly – in writing – for action on admissions, scholarships, and financial aid applications.

_____ Check the college/career bulletin for scholarship deadlines.

_____ Register for June SAT.

_____ Develop a budget for life after high school.

MAY

_____ May 1 - Inform colleges (in writing) whether you will attend no later than this date.

_____ Update and review resume.

_____ Sign up for and take Advanced Placement exams.

_____ Register for June ACT.

_____ Take SAT and/or SAT subject tests.

_____ Check late registration date for June ACT, SAT, and subject exams.

_____ Consider military options.

_____ If planning to go to work, find job openings and submit applications.

_____ Check the college/career bulletin for scholarship deadlines.

_____ Return all books, equipment, and uniforms to school personnel and pay any fines or clear any hold on your records or diploma.

_____ Turn in a list of all scholarship offers to the college/career office. Include merit and athletic scholarships and their total value if renewable.

_____ Sign up with your high school counselor for your final (eight semester) transcript to be mailed to the college of your choice.

_____ If eligible, complete Oklahoma's Promise paperwork, including final transcript, and send to the Oklahoma State Regents for Higher Education.

JUNE

_____ Take SAT and/or SAT subject tests.

_____ Take ACT.

Adapted from Union Public Schools materials

COLLEGE ADMISSION AND FINANCIAL AID LOGS

College _____ Telephone No. _____
 Address _____ Email: _____

College Admission Log	Financial Aid Log
<p>Application Deadline and Fees: Date _____ \$ _____</p> <p>Application Form: Requested from college <input type="checkbox"/> Yes Date _____ Submitted to college <input type="checkbox"/> Yes Date _____</p> <p>Other Steps Required: Tests required or recommended _____ - Test registration completed <input type="checkbox"/> Yes Date _____ - Test taken <input type="checkbox"/> Yes Date _____ - Results forwarded to college <input type="checkbox"/> Yes Date _____ Necessary high school courses completed <input type="checkbox"/> Yes High school transcript submitted <input type="checkbox"/> Yes Date _____ References submitted <input type="checkbox"/> Yes Date _____ Interview completed <input type="checkbox"/> Yes Date _____</p> <p>College Reply: Expected reply date _____ College decision _____ Contact person _____</p> <p>Follow-Up Required: 1. _____ Date _____ 2. _____ Date _____ 3. _____ Date _____ 4. _____ Date _____ 5. _____ Date _____ _____ _____</p> <p>College Admissions Office Notified of Your Decision: <input type="checkbox"/> Yes Date _____</p> <p>Special Notes:</p>	<p>Application Deadline and Fees: Date _____ \$ _____</p> <p>Application Form: Requested from college <input type="checkbox"/> Yes Date _____ Submitted to college <input type="checkbox"/> Yes Date _____</p> <p>Need Analysis Forms: Which one(s): _____ Forms completed <input type="checkbox"/> Yes Date _____ Results forwarded to college <input type="checkbox"/> Yes Date _____</p> <p>College Reply: Expected reply date _____ College decision _____ Contact person _____</p> <p>Follow-Up Required: 1. _____ Date _____ 2. _____ Date _____ 3. _____ Date _____ 4. _____ Date _____ 5. _____ Date _____ _____ _____</p> <p>College Admissions Office Notified of Your Decision: <input type="checkbox"/> Yes Date _____</p> <p>Special Notes:</p>