

2007-2008

# College Planning Guide for Juniors and Seniors

*Plan. Apply. Pay. Succeed.*



*Picture your success!*

 IOWA  
**STUDENT LOAN™**  
COLLEGE ACCESS NETWORK

# Picture your success!

Dear Juniors and Seniors,

Congratulations! You're embarking on one of the most exciting – and stressful – times of your life. Making the decision to go to college might have been an easy first step to make. But now what? Choosing a college, figuring out how you'll pay tuition and all the other details can be overwhelming. That's why we're here.

The Iowa Student Loan® College Access Network (ICAN<sup>SM</sup>) assists students and parents with free information, tools and resources to plan, apply, pay for and succeed in college.

We'll also give you:

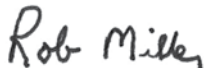
- ▶ Tools to prepare you to choose the right college.
- ▶ An interactive Web site ([www.ICANsucceed.org](http://www.ICANsucceed.org)) with information on financial aid, preparing for college, choosing a college, financial literacy, career planning and much more.
- ▶ Monthly tips to stay on the college-bound track.
- ▶ Assistance completing the Free Application for Federal Student Aid (FAFSA) and help throughout the financial aid process.
- ▶ Tips on how to create a budget and avoid overborrowing.
- ▶ Access to career planning resources and scholarship searches.

In addition, you'll get free, personalized service at our ICAN College Planning Centers. Whether you visit us to speak with a representative, access the Internet to take a career interest inventory or perform a scholarship or college search, we're here for you.

We hope you find this book helpful. We encourage you to explore our Web site and visit an ICAN College Planning Center in person. Why not schedule an appointment today?

Good luck reaching your educational goals!

Sincerely,



Rob Miller  
ICAN Director

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## Our Mission

The mission of the Iowa Student Loan College Access Network (ICAN) is to help individuals attain their educational and career goals. The ICAN College Planning Centers in West Des Moines, Iowa, and in Cedar Rapids, Iowa, provide free information and support to a diverse population of students and their families as they plan their postsecondary education and apply for financial aid.

ICAN also exists to improve access to and success in postsecondary education for disadvantaged and first-generation students. ICAN does this by: supporting a network of state and local college access programs that provide counseling, advice and financial assistance; sharing best practices among the network; providing leadership and technical assistance; and helping establish new college access programs.

The services provided by ICAN are available regardless of whether or not the student borrows through an Iowa Student Loan participating lender and they are free!

## ICAN College Planning Centers

### Locations:

#### West Des Moines

160 S. 68th St., Suite 1101  
West Des Moines, IA 50266

#### Cedar Rapids

1100 Blairs Ferry Road N.E., Suite 104  
Cedar Rapids, IA 52402

### Hours:

8 a.m. – 4:30 p.m.  
Monday and Friday

8 a.m. – 5:30 p.m.  
Tuesday, Wednesday and Thursday

### Phone:

Toll-free: (877) CPC-IOWA or  
(877) 272-4692

Local: (515) 246-8561

Fax: (515) 471-3985

### Web Site:

[www.ICANsucceed.org](http://www.ICANsucceed.org)

# □ I Can Plan for College.....

**Planning for college** might seem like a lot to handle. But it can begin with just a few simple steps.

Why is it so important to think about a career before you even begin your college search? Because you have to start somewhere and the career choices you make now will determine the direction you take as you begin your college search.

Getting yourself ready for college is a process that you've probably already started. Whatever stage you're in, we'll help you get organized.

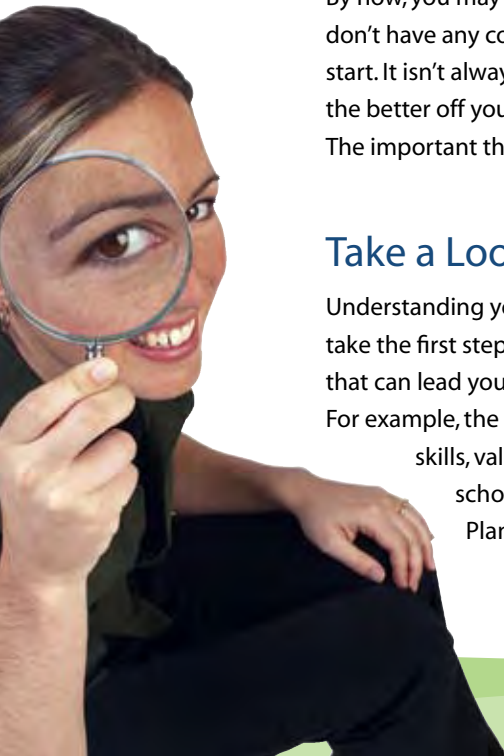
Get started now!

## □ Zoom in on a Career

By now, you may have thought about what you want to do after high school. But if you don't have any concrete career plans yet, don't panic. It's never too early or too late to start. It isn't always easy, but the more thought and planning you put into the process, the better off you'll be. It isn't necessary to identify a career that will suit you for a lifetime. The important thing is to work toward an initial career goal.

### Take a Look at Yourself

Understanding yourself and identifying your abilities, interests and values will help you take the first step in deciding on a career. There are computer programs and Web sites that can lead you through this self-discovery phase and give you a list of possible careers. For example, the online Choices® Planner contains self-assessments that identify your skills, values and interests, and generates various career matches. Contact your school counselor for your log-in information. You can access the Choices® Planner on our Web site at [www.ICANSucceed.org](http://www.ICANSucceed.org).



## Get Prepped for the Job Market

While academic smarts will give you an edge, your GPA isn't the only thing employers will judge you on. Use your final years in high school to enhance the skills that will make you an ideal job candidate.

### Draft a Resume

- ▶ List your skills – along with your career objectives – and outline the jobs and volunteer positions you've held.

### Experience Something New

The following activities can help you identify a career choice:

- ▶ Enroll in an introductory course in a particular area of interest to help decide if you like the subject matter and have the abilities it requires.
- ▶ Participate in career days and mentoring programs sponsored by your school.
- ▶ Check with local organizations and businesses for volunteer, job-shadowing or internship opportunities.
- ▶ Choose part-time jobs that allow you to gain experience and help you build skills in your chosen career.
- ▶ Participate in extracurricular activities and take advantage of leadership opportunities.
- ▶ Talk to faculty members or other professionals in the field to find out more information.

## Career Development Never Ends

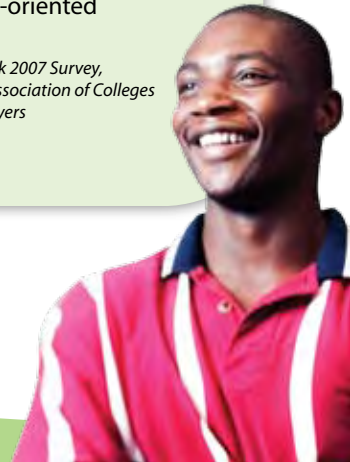
If you've already decided on a career, congratulations! If not, don't worry. Career planning can be an ongoing, lifelong process. Periodically revisiting the basic steps we've outlined will help prepare you for a satisfying career.

## Develop the Skills Employers Value Most

While your education and relevant work experience are important factors in landing a job, there are other things employers look for in a potential employee. This list ranks specific skills and characteristics employers seek.\*

- ▶ Communication skills (verbal and written)
- ▶ Honesty and integrity
- ▶ Interpersonal skills (relates well to others)
- ▶ Motivation and initiative
- ▶ Strong work ethic
- ▶ Teamwork skills
- ▶ Computer skills
- ▶ Analytical skills
- ▶ Flexibility and adaptability
- ▶ Detail-oriented

*\*Job Outlook 2007 Survey, National Association of Colleges and Employers*





### Make it Count:

Your high school years are an important time for planning and preparing for college. What you do during these four years (including your last exam as a senior) will impact your future.

## □ Get Ready for College

Colleges base their admission decisions on your academic achievement, extracurricular activities and other accomplishments.

The sooner you begin planning, the easier it'll be to achieve your education goals.

Before you apply to college, narrow down your options. Give some thought to who you are, what you want out of the experience and the school that will provide the best fit.

### NCAA Eligibility Standards

If you're a student athlete who plans to enroll in any Division I or Division II college or university, you need to know the NCAA initial eligibility standards, including GPA, ACT® and SAT® requirements. Call the NCAA Initial-Eligibility Clearinghouse at (877) 262-1492 or go to [www.ncaaclearinghouse.net](http://www.ncaaclearinghouse.net).

## Seek Hard Work and Work Hard

Continue to take the classes that are recommended for college. Requirements vary, so be sure to find out what classes are required by the colleges you apply to. The grades reported on your high school transcript will play a major role in the college admission process, so keep up the hard work!

Grades matter, but colleges aren't impressed when students go for the "easy A." They prefer students who have challenged themselves with tougher courses. Make sure you're taking courses that match your career interests and prepare you for your major.

*I can prepare.*

## Iowa Board of Regents Admission Index – High School Course Requirements

| Subject Area              | Iowa State University   | University of Iowa  | University of Northern Iowa  |
|---------------------------|---|---|--|
| English/<br>Language Arts | Four years of English/Language Arts emphasizing writing, speaking, reading as well as an understanding and appreciation of literature.  | Four years, with an emphasis on the analysis and interpretation of literature, composition and speech.  | Four years, including one year of composition; also may include one year of speech, communication or journalism.   |
| Math                      | Three years, including one year each of algebra, geometry and advanced algebra.   | Three years, including two years of algebra and one year of geometry, for admission to the College of Liberal Arts and Sciences. Four years, including two years of algebra, one year of geometry and one year of higher mathematics (trigonometry, analysis or calculus), for admission to the College of Engineering. | Three years, including the equivalent of algebra, geometry and advanced algebra.   |
| Natural Science           | Three years, including one year each from any two of the following: biology, chemistry and physics.   | Three years, including one year each from any two of the following: biology, chemistry and physics for admission to the College of Liberal Arts and Sciences. Three years, including at least one year of chemistry and one year of physics, for admission to the College of Engineering.                               | Three years, including courses in general science, biology, chemistry, earth science or physics; laboratory experience highly recommended.   |
| Social Science            | Two years for admission to the Colleges of Agriculture, Business, Design, Human Sciences and Engineering. Three years for admission to the College of Liberal Arts and Sciences.  | Three years, with U.S. history and world history recommended for admission to the College of Liberal Arts and Sciences. Two years, with U.S. history and world history recommended, for admission to the College of Engineering.  | Three years, including courses in anthropology, economics, geography, government, history, psychology or sociology.  |
| Foreign Language          | Two years of a single foreign language for admission to the College of Liberal Arts and Sciences and the College of Engineering. Foreign language courses aren't required for admission to the Colleges of Agriculture, Business, Design or Human Sciences. | Two years of a single foreign language.   | Foreign language courses aren't required for admission. However, two years of a foreign language in high school with a C- or above in the last term will meet the university graduation requirement. |
| Other Courses             | Specific elective courses aren't required for admission to Iowa State University.   | Specific elective courses aren't required for admission to the University of Iowa.  | Two years of additional courses from the required subject areas, foreign languages or fine arts.   |

## Take College Admission Exams

In addition to your GPA, class rank and extracurricular accomplishments, colleges will use your score on standardized tests as part of the admission criteria. The score may also be used to determine the amount of merit-based financial aid the college will award you, so it's important to do your best.

Check with each college you're considering to determine which test is required. For upcoming test dates and deadlines, go to:

- ▶ SAT: [www.collegeboard.com](http://www.collegeboard.com)
- ▶ ACT: [www.act.org](http://www.act.org)

## Get Involved

Although colleges look for students who have taken challenging classes and received good grades, they also seek well-rounded students who are active in school activities or community organizations. Participate in extracurricular activities, volunteer or work part time.

### Iowa Board of Regents – Regent Admission Index

Students from Iowa high schools planning to begin their studies in Fall 2009 or later must have a Regent Admission Index score of at least 245 and take the minimum number of required high school courses to qualify for automatic admission to Iowa State University, the University of Northern Iowa and the College of Liberal Arts and Sciences at the University of Iowa.

Students who achieve a score lower than 245 will be considered for admission on an individual basis. The index combines four factors that strongly predict success at regent universities: ACT or SAT test score, high school rank, high school cumulative grade-point average and the number of completed high school core courses.

#### Regent Admission Index Formula

$$\begin{aligned} &(2 \times \text{ACT composite score}) \\ &+ \\ &(1 \times \text{high school rank}) \\ &+ \\ &(20 \times \text{high school GPA}) \\ &+ \\ &(5 \times \text{number of high school courses completed in the core subject areas}) \\ &= \\ &\text{Score} \end{aligned}$$

#### Don't Sink into the Senior Slump:

Seniors, don't get "senioritis" or you could jeopardize scholarships or college admission.

## Narrow Down Your College Wish List

Before you pack your bags for college, you have to pick schools that fit your needs. Spend some time thinking about what you want out of your experience and the type of environment where you'll be most comfortable.



## What Matters to You?

What's important to you may not necessarily be what's important to your best friend, siblings or parents. You've got to find the college that's the best fit for you. The happier you are at the college you choose, the more likely you'll be to succeed and complete your degree.

Consider:

### ▶ Location

- Geographically, where do you want to live?
- How far from home do you want to go?
- Do you want to live in a big city or smaller town?

### ▶ Type

- Do you want to go to a two-year, four-year or community college?
- Are you interested in a vocational/technical school?

### ▶ Academic Programs

- Does the college offer the major you want? Is it strong in that academic area?
- If you're undecided, are there a variety of majors offered at the college?

### ▶ Campus Life

- What types of social events are popular?
- Are there fraternities and sororities?
- Are the athletic events popular?
- Are the arts supported?
- Are there clubs or organizations on campus that interest you?

### ▶ Cost and Financial Aid Availability

- What's the total cost of education at the college?
- How much financial aid is offered?

### ▶ Facilities

- Are the student facilities, such as the library, athletic center and health center, adequate?

### ▶ Living Accommodations

- Do most students live on or off campus?
- Is housing available?
- What are the residence halls like?
- Are there different housing options?

### ▶ Campus Safety

- How reliable is campus security?
- Is it possible to view a campus security report?

## College Visit Checklist

Compile a list of questions to ask – and things to observe – during your campus visits. ICAN has put together a checklist that you can download on [www.ICANsucceed.org](http://www.ICANsucceed.org). Print copies of the checklist so you can log your experiences during each campus visit.

- ▶ Use file folders to store your notes, brochures, maps and other college materials.
- ▶ Bring a camera. Photos can help you remember the details.
- ▶ Schedule appointments with an admission counselor, financial aid officer and a faculty member from your major course of study.

## Talk to Your Parents

As always, you should be in the habit of discussing things that matter to you with your parents. College is no exception. If your parents attended college, ask them about their experience. What do they think about your plans for college? Their opinions count.

Speaking of counting, it's important to discuss finances. Ask your parents if they plan to help you with college costs. You need time to prepare if you'll be responsible to cover some of (or all of) the financial obligation.

## Compile Your Research

Review the factors important to you and make a list of colleges that fit your requirements. Search the Internet to find five to 10 colleges that match your preferences. Attend college fairs and speak with college representatives visiting your school. By the end of your junior year, try to narrow the list to five colleges or less.

## Visit the Campus

Visits allow you to get an up-close look at colleges and experience a feel for life on campus. The best times for campus visits are during the spring of your junior year and the fall of your senior year. If a visit isn't possible, attend college fairs, talk to alumni or take a virtual tour online.

### Build a Safety Net:

It's a good idea to apply to at least one college in which you exceed the admission requirements, and one college that's close to home.

## Postsecondary Institutions in Iowa by Type

This chart outlines the accredited postsecondary institutions in Iowa by type. It contains general information to help you examine your options, but it shouldn't be used as a substitute for the information provided by the individual schools you're considering.

| Liberal Arts Colleges  | Universities  | Business/Health Profession Institutes   | Community Colleges   |
|--|---|---|--|
| <ul style="list-style-type: none"> <li>• Offer undergraduate students a bachelor's (four-year) or associate's (two-year) degree. Advanced degrees may not be offered.</li> <li>• Broad base of courses are available (such as social sciences, humanities, sciences and business).</li> <li>• Courses of study begin with general education requirements; students choose at least one area of in-depth study as their major.</li> <li>• Generally smaller than universities, with smaller classes.</li> </ul>   | <ul style="list-style-type: none"> <li>• Offer several levels of degrees (bachelor's, master's and doctorate).</li> <li>• Include a liberal arts college as well as professional colleges and graduate programs.</li> <li>• Divided into several colleges such as the College of Business or the College of Education.</li> <li>• Wide variety of academic programs.</li> <li>• In general, universities are larger than liberal arts colleges (although there are smaller universities) with larger classes.</li> <li>• Classes are often taught in a lecture format.</li> </ul>   | <ul style="list-style-type: none"> <li>• May offer an associate's (two-year) degree (or higher), certificate or diploma program.</li> <li>• Preparation for a specific career with specialization in one skill area.</li> <li>• Specialized programs offer training in a technical area (i.e., medical technology, business, cosmetology or computer programming) and few general education classes are required.</li> <li>• Offer career-specific core classes.</li> </ul> | <ul style="list-style-type: none"> <li>• May offer an associate's (two-year) degree, certificate or diploma program.</li> <li>• Specialized occupational preparation.</li> <li>• Many students attend before transferring to a four-year college or university.</li> <li>• Class size is generally small and students are able to receive individual attention.</li> <li>• An affordable option.</li> </ul>  |
| <p>Central College<br/>www.central.edu<br/>Clarke College<br/>www.clarke.edu<br/>Coe College<br/>www.coe.edu<br/>Cornell College<br/>www.cornellcollege.edu<br/>Divine Word College<br/>www.dwci.edu<br/>Dordt College<br/>www.dordt.edu<br/>Emmaus Bible College<br/>www.emmaus.edu<br/>Faith Baptist Bible College<br/>www.faith.edu<br/>Grand View College<br/>www.gvc.edu<br/>Grinnell College<br/>www.grinnell.edu<br/>Iowa Wesleyan College<br/>www.iwc.edu<br/>Loras College<br/>www.loras.edu<br/>Luther College<br/>www.luther.edu<br/>Morningside College<br/>www.morningside.edu<br/>Mount Mercy College<br/>www.mtmercy.edu<br/>Northwestern College<br/>www.nwciowa.edu<br/>Simpson College<br/>www.simpson.edu<br/>Vennard College<br/>www.vennard.edu<br/>Waldorf College<br/>www.waldorf.edu<br/>Wartburg College<br/>www.wartburg.edu</p> | <p>Ashford University<br/>www.ashford.edu<br/>Briar Cliff University<br/>www.briarcliff.edu<br/>Buena Vista University<br/>www.bvu.edu<br/>Des Moines University<br/>www.dmu.edu<br/>Drake University<br/>www.choose.drake.edu<br/>Graceland University<br/>www.graceland.edu<br/>Iowa State University<br/>www.iastate.edu<br/>Maharishi University of Management<br/>www.mum.edu<br/>St. Ambrose University<br/>www.sau.edu<br/>University of Dubuque<br/>www.dbq.edu<br/>University of Iowa<br/>www.uiowa.edu<br/>University of Northern Iowa<br/>www.uni.edu<br/>Upper Iowa University<br/>www.uiu.edu<br/>William Penn University<br/>www.wmpenn.edu</p> | <p>AIB College of Business<br/>www.aib.edu<br/>Allen College<br/>www.allencollege.edu<br/>Hamilton College<br/>www.hamiltonia.edu<br/>Kaplan University<br/>www.kaplan.edu<br/>Mercy College of Health Sciences<br/>www.mchs.edu<br/>Palmer College of Chiropractic<br/>www.palmer.edu<br/>St. Luke's College<br/>www.stlukes.org</p>   | <p>Clinton Community College<br/>www.eicc.edu<br/>Des Moines Area Community College<br/>www.dmac.edu<br/>Ellsworth Community College<br/>www.iavalley.cc.ia.us/ecc<br/>Hawkeye Community College<br/>www.hawkeyecollege.edu<br/>Indian Hills Community College<br/>www.indianhills.edu<br/>Iowa Central Community College<br/>www.iowacentral.com<br/>Iowa Lakes Community College<br/>www.iowalakes.edu<br/>Iowa Western Community College<br/>www.iwcc.edu<br/>Kirkwood Community College<br/>www.kirkwood.edu<br/>Marshalltown Community College<br/>www.iavalley.cc.ia.us/mcc<br/>Muscatine Community College<br/>www.eicc.edu<br/>North Iowa Area Community College<br/>www.niacc.edu<br/>Northeast Iowa Community College<br/>www.nicc.edu<br/>Northwest Iowa Community College<br/>www.nwicc.edu<br/>Scott Community College<br/>www.eicc.edu<br/>Southeastern Community College<br/>www.scciowa.edu<br/>Southwestern Community College<br/>www.swcc.cc.ia.us<br/>Western Iowa Tech Community College<br/>www.witcc.com</p> |

*I can be ready.*

# □ I Can Apply to College.....

**Your application** is one of the most important steps in the admission process. That's why you need to give it your all.

Once you've compiled a final list of colleges you'd like to attend, it's time to start filling out admission applications. In general, you'll need to complete them by the fall of your senior year.

You've probably identified several schools that suit your preferences. Remember that it's best to apply to a range of schools that match your criteria. It's all about exploring your interests and finding what's right for you – academically, socially and financially.

## □ Provide the Complete Picture

When colleges review your application for admission, they evaluate your test scores, class rank and academic record.

But that's not all. They also pay attention to the non-academic aspects of your life, such as extracurricular activities, work and volunteer experience, honors and awards. In short, colleges generally look at the complete picture.

Keep in mind that when it comes to admission applications, it's your responsibility to fill in the blanks, but it's also your job to read the information and instructions provided to you. Again, it's about the "complete picture," so don't overlook the details.

### Online and Paper Admission Applications:

You can complete college admission application forms online or on paper (most schools offer both options), so be sure to check with the schools where you plan to apply in advance by visiting the colleges' Web sites. Don't confuse applying online with sending an e-mail to a friend. Applying to college online is just as serious as applying in hard copy. It may feel like you're sending a casual e-mail, but you're not.



## The Fine Print

Here's a list of information that's generally provided in a college admission application:

- ▶ Instructions
- ▶ Admission Office Contact Information
- ▶ Admission Requirements
- ▶ Admission Deadline
- ▶ Post-Admission Information

## Filling in the Blanks (and Beyond)

Here's a list of information you'll most likely need to provide in an admission application:

- ▶ **Admission Application Fee**
  - This may or may not apply, depending on the school.
- ▶ **Official High School Transcript**
  - It's your responsibility to request that your high school send your transcript to the colleges you're applying to.
- ▶ **Biographical Information**
  - Admission applications will require you to provide the basics, such as your name, address, Social Security number and birth date, along with information on your high school education.
- ▶ **Test Score(s)**
  - Most colleges require that you submit your ACT and/or SAT test scores.
- ▶ **Letters of Recommendation**
  - Ask for letters of recommendation at the beginning of your senior year.
- ▶ **Essay**
  - Some colleges may require an essay. It can play an important role in the admission process.

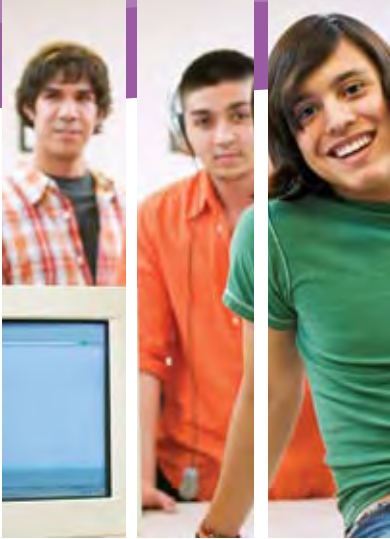
## The Interview

While many colleges don't require a formal on-campus interview for admission, some colleges do. Even if it's not required, it's a good idea to set up an interview with the admission office because it gives you the chance to make a personal connection with someone who might play a role in deciding whether you'll be admitted. It also gives you the opportunity to ask questions. If you opt to schedule an interview, be sure to prepare for it. Treat it like a job interview, even though this will be just one of many factors that will be considered in the admission process. Make it a two-way conversation. Asking questions will show them that you're interested in attending the school.



### What's the Common Application?

The Common Application is a standard form accepted by nearly 300 colleges across the country, and it's available in high school guidance offices and online at [www.commonapp.org](http://www.commonapp.org).



## Types of Admission Application Deadlines

There are several types of college admission deadlines, including regular decision, early decision, early action, restrictive early action, rolling and open admission. For the most part, Iowa colleges and universities operate under the regular decision, rolling admission and open admission plans. For more information about the types of admission application deadlines, go to [www.ICANSucceed.org](http://www.ICANSucceed.org). Be sure to check the admission application deadlines for each school to which you're applying by visiting their Web sites or calling their admission offices.

## □ Give it Your All

Think you're ready to start filling out admission applications? Think again!

There are a few more details we think you should know, so read on for some additional application pointers to help you give it your all.

The more tips you read about filling out college applications, the better off you'll be when you begin the process. Knowing how to approach these forms can make the difference between admission and denial.

### **Be a Standout – for the Right Reasons:**

Some admission offices view the application as a test that determines how detail-oriented students are and how well they follow instructions. Each year, colleges receive thousands of applications. Make sure yours stands out for the right reasons.



## Handling Denial

It's not the end of the world if you end up attending your second, third or even your "safety" choice of schools. You'll still learn a great deal, experience new things and prepare yourself for the real world, no matter which institution you end up attending. So plan to make the most of it!

## Avoid Mistakes

There are some common mistakes to avoid. Getting stressed out, not giving yourself enough time, being careless, forgetting that the application is your main opportunity to shine and failing to follow up when necessary could cost you dearly.

## Watch and Wait

It's tough to wait for college acceptance letters to arrive in the mail. Although it may seem like forever, you'll eventually receive an acceptance, denial or wait-list letter.

## Decide

When you receive acceptance letters and financial aid packages, congratulate yourself! Then sit down and make a decision.

- ▶ Be sure to compare the financial aid packages. Take into consideration what each college is offering and how it fits with your educational goals and ability to pay.
- ▶ Once you've decided on a college, be sure to submit any necessary paperwork ahead of the deadline. Contact the other colleges on your list immediately to notify them that you won't be attending.



# □ I Can Pay for College .....

## What's Financial Aid?

Financial aid includes grants, scholarships, work-study and loans. Some types are based on merit, talents or special abilities that you possess. Others are based on financial need.

**Covering the cost of higher education** can be a challenge. The good news is that financial aid is available. The more you and your parents know about financial aid, the better prepared you'll be to make the right choices.

The best thing you can do to secure financial aid is to start planning as early as possible and approach college financial planning in an organized manner.

## □ Follow the Steps

There are a few basic steps you should follow in financially preparing for college.

### Step 1: Know Your Options

- ▶ Grants are funds that you don't have to repay. They may be based on financial need and can come from a variety of sources. The most common types of grants come from federal and state agencies and colleges.
- ▶ Scholarships are awarded through private donors and, as with grants, you don't have to repay them; most are based on merit or financial need.
- ▶ Work-study allows you to earn money by working at a part-time job at the college.
- ▶ Loans are debts that must be repaid. Loans can be a helpful source of financial aid, but be sure you understand the terms of the loan before you borrow. Seek loans only after pursuing other forms of aid.





## Step 2: Search for Scholarships

- ▶ Start early in your junior year of high school and continue searching for scholarships throughout your senior year of college. Be aware of deadlines!
- ▶ Leave no stone unturned and dig for sources of funding for your education. Go to [www.ICANSucceed.org](http://www.ICANSucceed.org) for links to free and legitimate search sites.

## Step 3: Get a PIN

- ▶ Before you apply for financial aid, you and your parents should each request a Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov).
- The PIN can make the financial aid process quicker by allowing you to sign your financial aid application or FAFSA electronically. The PIN will also allow you to make changes and check the status of your financial aid application.

### **PIN Facts:**

- Parents and students can't share a PIN.
- The student's PIN can be used to make corrections on [www.pin.ed.gov](http://www.pin.ed.gov) and to renew the FAFSA in the future.
- The PIN can be used year after year, but after 18 months of inactivity you'll have to reactivate or reapply.
- Apply for a PIN well in advance of completing the FAFSA.

### **Avoid Paying for Scholarship Search Services!**

It isn't necessary to pay someone to do a search for you. Scholarship search services don't have access to any special database that you can't access on your own. You can find scholarship opportunities for free through your high school counseling office, college financial aid office, local library, on [www.ICANSucceed.org](http://www.ICANSucceed.org) or at an ICAN College Planning Center.

If it sounds too good to be true, it probably is. If you feel you're being scammed, you can file a complaint with the Federal Trade Commission online at [www.ftc.gov](http://www.ftc.gov) or by calling (877) FTC-HELP.

## Step 4: Fill out the FAFSA

- ▶ **Who?** You and your parents.
- ▶ **What?** The FAFSA is the Free Application for Federal Student Aid. You must complete this form to be considered for federal aid and many types of state and institutional aid.
- ▶ **When?** Complete the form as soon as you can after Jan. 1 of your senior year or before the school's priority deadline. Check with the schools to which you're applying regarding any additional forms that are required.
- ▶ **Where?** The FAFSA can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). A paper application is also available, and you can get it from your school counselor, college financial aid offices and an ICAN College Planning Center, but the electronic version is faster and easier to fill out.
- ▶ **How?** You and your parents will need to gather your most recent federal tax returns (including W-2 forms), as well as current bank account and investment statements. The ICAN College Planning Centers offer free assistance in completing the FAFSA. Call (877) 272-4692 for an appointment.

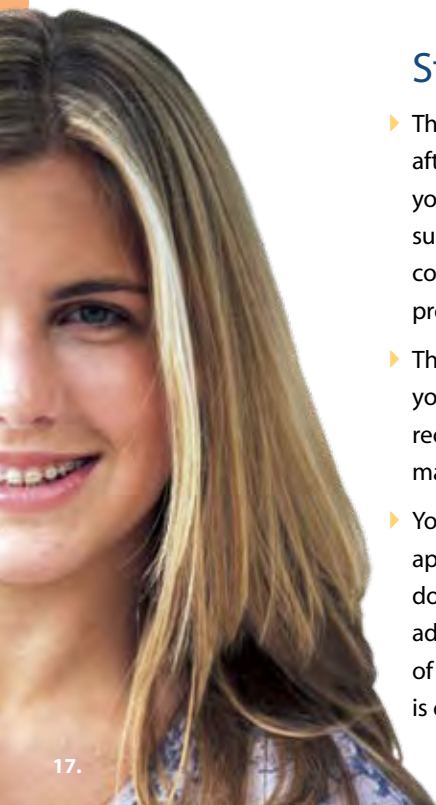
## Quick FAFSA Facts

The FAFSA must be completed each year you wish to receive financial aid.

- ▶ Keep a copy of the completed FAFSA and extra copies of tax returns, as you may need to send copies of the signed tax returns to the financial aid office for verification purposes.
- ▶ If you or your parents have unusual circumstances (such as loss of employment) that might affect your eligibility for student financial aid, submit the FAFSA, and consult with the financial aid office at the college you plan to attend.

## Step 5: Receive the SAR

- ▶ The SAR, or Student Aid Report, is generated by the U.S. Department of Education after the FAFSA has been processed and sent electronically to the schools you've listed on the form. This process takes about four weeks from the time of submission, and is intended to officially notify you that the process has been completed. If you provide an e-mail address on your FAFSA, a message will be sent prompting you to access the SAR online. If you don't, a SAR will be mailed to you.
- ▶ The SAR is a summary of all the information you submitted on your FAFSA. Once you receive your SAR, check it for mistakes. If it's accurate, keep the form for your records. If there are errors, go back to the FAFSA Web site and use your PIN to make corrections.
- ▶ You may receive a request for additional documentation. One out of every three applications is selected for verification by the government. If this happens to you, don't be alarmed. The college will ask you for a copy of signed tax returns and additional documentation. Respond promptly to avoid delaying the processing of your financial aid. A college can't officially award financial aid until verification is complete.



## Step 6: Review the Award Letters

- ▶ The award letter is generated once the college receives your FAFSA results. The letter is part of the financial aid package, which also includes loan documents.
- ▶ Remember that the award letter is an estimate and is subject to change, especially if you've estimated figures on your FAFSA. Read the award letter thoroughly and make sure you understand each type of aid offered.
- ▶ Aid may include a combination of funds you won't have to pay back, along with loans that need to be repaid.
- ▶ Read the instructions carefully and check to see if anything needs to be signed and returned to the school by a certain deadline. Some colleges will ask you to sign and return the letter. This doesn't commit you to attend; it merely reserves the funds.
- ▶ Interpreting your award letter can be tricky. Contact the college's financial aid office or call ICAN at (877) 272-4692 for assistance.



## Step 7: If You Must Borrow, Do it Wisely!

- ▶ Loans are a form of financial aid that must be repaid. Loans can be a helpful – and sometimes necessary – source to help fund your education. Borrowing should be your last option but if you must take out a loan, borrow wisely! For information on the types of federal loans that are available, go to [www.ICANSucceed.org](http://www.ICANSucceed.org).
- ▶ Borrow only what you need. Just because your award letter includes a loan amount, don't feel that you have to borrow the entire sum.

### □ Consider Other Options

You might find that you need more money than what you've been offered in your financial aid package.

If you need additional funds, there are other options to consider. Again, the important thing is to do the research and make an informed decision.

- ▶ Ask the financial aid office for advice.
- ▶ Get a part-time job.
- ▶ Research private student loans.
- ▶ Find out about loan cancellation, forgiveness and tuition assistance programs.



# I Can Succeed in College.....

## Get More Advice Online:

Check out the tips for college success on [www.ICANSucceed.org](http://www.ICANSucceed.org). You'll find tips and tools to help you stay focused on your college and career goals. Visit the site to sign up for our **free e-mail reminder and newsletter service** to help you remember important steps throughout college. We'll help make your journey through college an exciting and successful one!

**You're about to graduate from high school** and move on to your next destination – college.

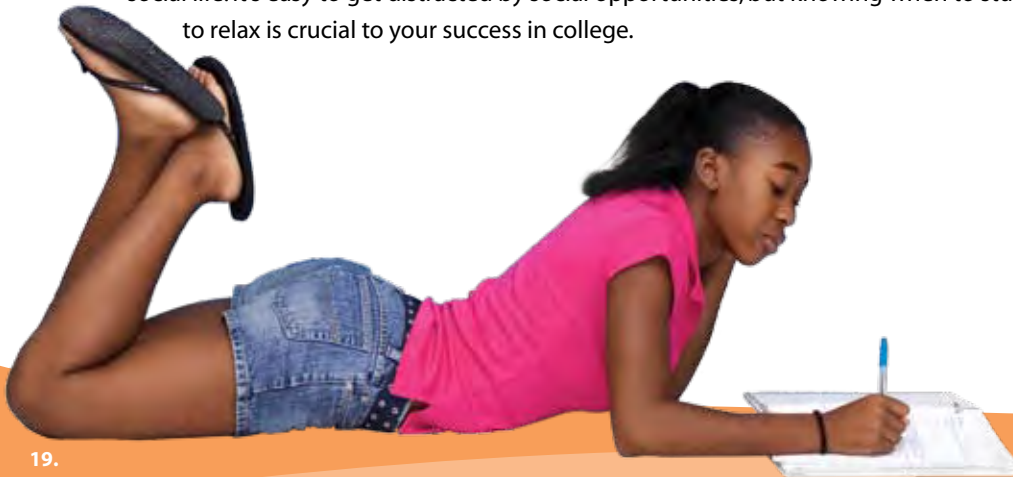
What can you expect? What will you need to know? How will your life change?

College students who are successful have learned to balance the academic, financial and social aspects of college life and manage their physical and financial fitness.

## Balance Your Academic and Social Life

The most important thing to remember when you start college is that you're there to learn.

You'll have plenty of time for fun, but you've got to strike a balance between your academic and social life. It's easy to get distracted by social opportunities, but knowing when to study and when to relax is crucial to your success in college.



## Your Academics

- ▶ Plan your coursework. Long-term goals will help you plan for smaller goals, like deciding which classes you should take each semester. Your academic plan should begin as soon as you step on campus.
- ▶ Prepare for class. Know what's expected of you in each class and make sure you do it!
- ▶ Study effectively. Consider things like location, organization, noise levels and your schedule when determining your best strategy for studying. Use your "downtime" wisely between classes.
- ▶ Give yourself an edge. Be smart about learning. Sit near the front of the classroom to help keep you focused and participating in class. Utilize your professors' office hours. This is your time to receive extra assistance.

## Practice Good Time Management

Unlike high school, where teachers structure your assignments and your day is filled with classes, you'll have less in-class time and more freedom and flexibility when you're in college. But you'll also have a lot more studying to do. Good time management skills will help you get it done.

## Your Social Life

- ▶ Make friends. Social activities will help you stay connected to the campus and may even help you become a better student.
- ▶ Get involved. College life is full of opportunities both in and out of the classroom. Make time to explore activities on campus.
- ▶ Be safe. You can avoid many perils if you use caution and common sense. Don't assume you're invincible.
- ▶ Find balance. It's true that academics should be your first priority, but your social life and campus involvement will be an important part of your overall college experience. It's all about knowing how to manage your time.



## □ Stay Physically, Mentally and Financially Fit

Maintaining a healthy lifestyle and being smart with your money will serve you well in college and in life.

Going off to college brings independence, which can be exciting. But being on your own also means that it's now your responsibility to take care of your physical and financial wellness.

### Your Health

- ▶ Keep your mind sharp. Good time management can help you avoid unnecessary stress. College is a new level and you might find you're no longer the smartest person in class or the best athlete.
- ▶ Make your body strong. Staying in good health will help you perform better and it can help you avoid the "freshman 15." Sleep deprivation can cause you to lose focus and have trouble concentrating, so get plenty of rest. Try not to live on junk food, late night snacks and caffeine. Exercise is a great way to manage stress and control your weight.
- ▶ Avoid drugs and alcohol. Almost 1,400 college students die annually in alcohol-related incidents.
- ▶ Take advantage of student health services. Don't let an illness run you down. Pay attention to your emotional health.

#### **You're in Charge:**

It can be difficult to juggle your health and finances between a full schedule of classes and social activities, but if you don't take care of these important issues, who will?



## Your Finances

- ▶ Live within your means. With all of the new expenses you'll encounter, it's very important to quickly learn how to manage your money. Pay for things in cash whenever possible and save your earnings from work for your college expenses. Cut back on things you don't need or share expenses with roommates.
- ▶ Take advantage of student discounts available on and off campus. Some banks offer special incentives to students.
- ▶ Use credit wisely. Credit can be a useful tool to help you pay for emergencies. Keep in mind that credit is a form of a loan and you'll eventually have to pay it back.
- ▶ Maintain a budget. Money management skills are essential, in college and in life.



## Budget Basics

College life is full of opportunities to spend. Develop a budget so you can maintain control of your money. List all sources of income, including earnings, savings and parental support, then write a list of what you think you might spend in each category during the course of a month.

| Budget Work Sheet  |                    |
|--|--------------------|
| <b>Income</b>  | <b>Your Budget</b> |
| Grants/Scholarships  | \$                 |
| Employment/Income – Less Taxes   | \$                 |
| Amounts Paid by Parents  | \$                 |
| Other Income   | \$                 |
| <b>TOTAL INCOME</b>  | \$                 |
| <b>Expenses Covered by Financial Aid</b>   |                    |
| Tuition and Fees   | \$                 |
| Room/Board or Rent/Housing and Utilities   | \$                 |
| Books and Supplies   | \$                 |
| Meals/Groceries  | \$                 |
| Miscellaneous  | \$                 |
| <b>Additional Expenses</b>   |                    |
| Clothing/Personal  | \$                 |
| Phone  | \$                 |
| Entertainment  | \$                 |
| Auto Expenses (Car/Gas/Maintenance)  | \$                 |
| <b>TOTAL EXPENSES</b>  | \$                 |
| <b>TOTAL INCOME</b>  | \$                 |
| <b>TOTAL EXPENSES</b>  | \$                 |
| <b>BALANCE</b>   | \$                 |
| If your total income minus your expenses is negative, you may need to borrow to pay for college, find additional income sources or scholarships or decrease your spending. |                    |



**Toll-Free: (877) CPC-IOWA or (877) 272-4692**  
**Local: (515) 246-8561 | [www.ICANsucceed.org](http://www.ICANsucceed.org)**