



For Sophomores

# PLANNING YOUR FUTURE

Your guide to planning and paying for higher education in Alabama



# getting set

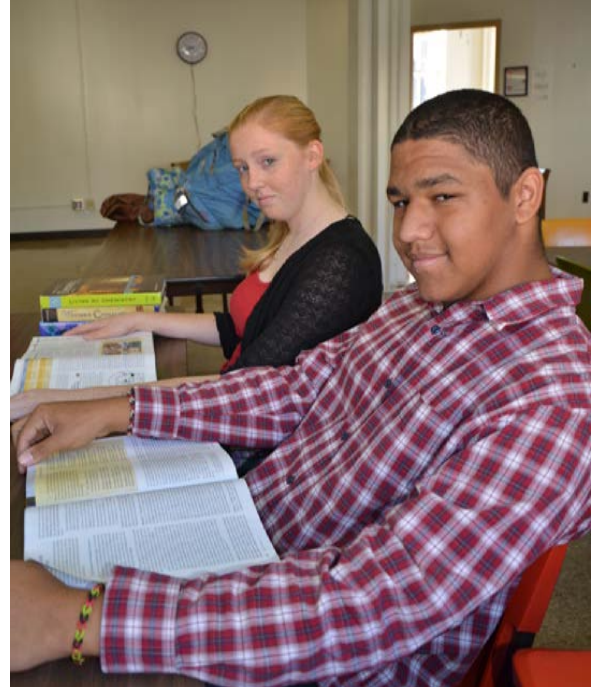
## “Isn’t it a little early to start thinking about college?”

Congratulations. You’re not a freshman anymore. It’s time to look back on what you accomplished during your first year in high school and prepare for the next three — and beyond. No, it’s not too early to think about what you’re going to do after high school.

Do you know that some students decide against going to college or technical school because of the cost? But there are financial aid programs that will help you pay for college.

Other students give up the college of their dreams and settle for their second-choice school—all because of money. The truth is, if you get all the financial aid for which you qualify, you might be able to pay the same amount at a high-priced college that you would at a less expensive school.

This booklet will answer many of your questions about financial aid ... but preparing for college isn’t just about money. What classes should you take in high school? What sports should you play? What clubs and organizations should you join? Should you get a part-time job? All these choices will affect your higher education and career options. Inside are some ideas and suggestions from KHEAA–Alabama to help you in Planning Your Future.



KHEAA–Alabama offers many programs and services to help Alabama students get ready for college, including:

**[www.alstudentaid.com](http://www.alstudentaid.com)**

- FAFSA4Caster
- *Getting In*—college planning guide for high school seniors
- *Affording Higher Education*—a reference book listing more than 4,000 financial aid programs for Alabama students
- Online loan counseling
- Loan Repayment Calculator
- Links to other financial aid sites

## “There is no time like the present.”

Money isn't the only thing you'll need to be ready for college. These suggestions will help you make plans, set goals and prepare for your future right now.

- Develop good study habits. Participate in class, ask questions, take notes, complete assignments on time and find a good study area at home — one that's far, far away from the TV. The higher your GPA, the better your chances of getting into the college of your choice.
- Get involved in extracurricular activities. Make a list of school and community activities that you've participated in. And don't forget to list your volunteer and work experiences. Will the extracurricular portion of your college application look a little empty? Then join a club! Volunteer to work with the elderly! Do **something** to broaden your horizons (and impress the college admissions officers).
- Talk with your counselor about taking important tests. Two tests many sophomores take are the PLAN and the Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT). The PLAN is a practice test for the ACT. The PSAT/NMSQT is a practice test for the SAT, and your score could qualify you for a National Merit Scholarship, the National Achievement Scholarship or the National Scholarship Service and Fund for Negro Students.
- Explore careers that interest you. Talk with someone who works in the profession you're interested in. Pay close attention to job duties and responsibilities, entry-level salaries, opportunities for advancement and education/training requirements. Would you have to move away from your family and friends to find work in this career? Find out!



- Explore your higher education options. Which schools can give you the education you need for your chosen career? Will you need a two-year school or a four-year school? Go to [www.alstudentaid.com](http://www.alstudentaid.com) and view the *Getting In* and *Affording Higher Education* online publications for information about Alabama colleges and scholarships available to Alabama students.

# price tag

## “It costs what?”

Many different types of financial aid are available to students. So don't rule out your favorite college just because you think it costs too much. And don't assume that you won't qualify for financial aid. First, you apply for student aid to find out what kind of assistance you're eligible for. Then, you choose the program or programs that best suit your needs.

Test your financial aid knowledge by matching the program to its correct definition.

- |                                |                      |
|--------------------------------|----------------------|
| A. Grant                       | E. Waiver            |
| B. Loan                        | F. Work-study        |
| C. Conversion Scholarship/Loan | G. Military Benefits |
| D. Scholarship                 |                      |

1. \_\_\_\_ A part-time job where you earn money to help pay your tuition.
2. \_\_\_\_ A free gift, based on financial need, that you don't have to pay back.
3. \_\_\_\_ Money you borrow and repay with interest after you graduate.
4. \_\_\_\_ An award that requires you to provide certain services or else pay back the money with interest.
5. \_\_\_\_ Financial assistance for individuals (or their dependents) who have served in the military or are preparing to enter the U.S. Armed Forces.
6. \_\_\_\_ A free gift, based on your talent, achievement, skills or abilities, that you don't have to repay.
7. \_\_\_\_ A program where your school doesn't charge you for tuition or other fees if you meet certain qualifications (like if your father was a policeman killed in the line of duty).

Answers:

1-F; 2-A; 3-B; 4-C; 5-G; 6-D; 7-E

# no excuses

## “Higher education is for everybody.”

Some students think they don't need to go to college or get technical training. Lots more believe they just can't afford it. For almost all of us, this just isn't true. Read on ... and learn the truth.

### FICTION

I can't afford to go to college or technical school.

### FACT

There are literally thousands of sources of student financial aid available to help eligible students. Cost shouldn't stop you from planning your higher education.

### FICTION

I don't need to go to college — I just want to get a job and make a lot of money.

### FACT

A person with a bachelor's degree makes an average of \$21,528 more each year than someone who just has a high school diploma. (That's a real statistic. Look it up at [http://www.bls.gov/emp/ep\\_chart\\_001.htm](http://www.bls.gov/emp/ep_chart_001.htm).) Over a 40-year period, you would earn \$861,120 more than your high school friends who didn't go to college.

Higher education gives you greater knowledge and increased skills ... which mean more job opportunities ... which mean more money ... and you know what more money means — a better way of life for you!

### FICTION

I don't need to go to college or technical school because no one else in my family has ever gone.

### FACT

You feel like you won't fit in, right? But many of today's college students are the first in their family to pursue a higher education. In addition to the economic rewards, you'll gain a sense of pride and accomplishment in achieving your goals — setting a new standard the rest of your family can follow.

### FICTION

My grades aren't good enough to get into college.

### FACT

Grade point average and class rank are important, but other factors are also considered on college admission applications. Admissions officers look for students who have chosen challenging courses in science, math, and English. They also consider SAT/ACT test scores, letters of recommendation, involvement in school activities, volunteer service, and part-time or summer jobs.

### FICTION

A higher education automatically means four or more years of college.

### FACT

Many Alabama schools offer two-year degree programs. Some programs last only 18 months. With programs ranging from a few months to several years, you can find one that is right for you.

# colleges

## “Which school is right for me?”

Below are 64 Alabama colleges and technical schools that offer everything from air conditioning repair to aerospace engineering. Also listed is the county where the main campus is located. Programs vary from several months to a few years.

Click on the school’s name to go to its website to find out if it has a program that interests you.

### Public universities

Alabama A & M University .....	Madison
Alabama State University .....	Montgomery
Athens State University .....	Limestone
Auburn University .....	Lee
Auburn University Montgomery.....	Montgomery
Jacksonville State University.....	Calhoun
Troy University .....	Pike
University of Alabama .....	Tuscaloosa
University of Alabama at Birmingham.....	Jefferson
University of Alabama in Huntsville .....	Madison
University of Montevallo .....	Shelby
University of North Alabama.....	Lauderdale
University of South Alabama .....	Mobile
University of West Alabama .....	Sumter

### Private, nonprofit colleges and universities

Amridge University.....	Montgomery
Birmingham-Southern College .....	Jefferson
Concordia College.....	Dallas
Faulkner University .....	Montgomery
Heritage Christian University .....	Lauderdale
Huntingdon College .....	Montgomery
Judson College .....	Perry
Marion Military Institute .....	Perry
Miles College .....	Jefferson
Oakwood University .....	Madison
Samford University .....	Jefferson
Selma University .....	Dallas
Southeastern Bible College .....	Shelby
Spring Hill College .....	Mobile
Stillman College .....	Tuscaloosa
Talladega College .....	Talladega
Tuskegee University .....	Macon
United States Sports Academy .....	Baldwin
University of Mobile .....	Mobile

### Public colleges

Alabama Southern Community College .....	Monroe
Bevill State Community College .....	Walker
Bishop State Community College .....	Mobile
Calhoun Community College .....	Limestone
Central Alabama Community College .....	Tallapoosa
Chattahoochee Valley Community College .....	Russell
Jefferson Davis Community College .....	Escambia
J. F. Drake State Technical College .....	Madison
Enterprise State Community College .....	Coffee
Faulkner State Community College .....	Baldwin
Gadsden State Community College .....	Etowah
Jefferson State Community College .....	Jefferson
Lawson State Community College .....	Jefferson
Northeast Alabama Community College .....	DeKalb
Northwest-Shoals Community College.....	Colbert
Reid State Technical College .....	Conecuh
Shelton State Community College .....	Tuscaloosa
Snead State Community College .....	Marshall
Southern Union State Community College .....	Randolph
H. Councill Trenholm State Technical College..	Montgomery
Wallace Community College.....	Houston
Lurleen B. Wallace Community College .....	Covington
Wallace State College at Hanceville .....	Cullman
Wallace State Community College at Selma.....	Dallas

### Degree-granting proprietary (trade) schools

Columbia Southern University.....	Baldwin
Herzing College.....	Jefferson
ITT Technical Institute .....	Shelby
Prince Institute of Professional Studies.....	Montgomery
Remington College .....	Mobile
South University .....	Montgomery
University of Phoenix–Birmingham.....	Jefferson
Virginia College...Jefferson, Madison, Mobile, Montgomery	

# making a living

## “I’m 15. I don’t know what I want to do for the rest of my life.”

*Some people grow up knowing exactly what they want to do for a living. That’s great for them, but...*

For most of us, choosing a career isn’t that easy. Start with your interests. You’ll be more likely to like your job if you choose a career in a field you’re interested in and enjoy. You can also:

- Research possible majors in *The College Board Book of Majors* published by The College Board. You should check your public library for this and other reference books. If they aren’t available, ask the librarian about an interlibrary loan.
- Check the “**Help Wanted**” section of newspapers to see what kinds of jobs and careers are available in your area.
- Visit the **College Board website** at [www.collegeboard.com/csearch/majors\\_careers/profiles/](http://www.collegeboard.com/csearch/majors_careers/profiles/) to see detailed descriptions of over 300 occupations. Details include average salaries, working conditions and required training/education.
- Visit the Occupational Information Network (O\*NET) at [www.onetonline.org](http://www.onetonline.org) to learn more about different occupations.
- Read the *Occupational Outlook Handbook*, both published by the U.S. Department of Labor, at your public library. You can find the *Occupational Outlook Handbook* at [www.bls.gov/oco/](http://www.bls.gov/oco/).

