

Paying for College.

It's never too early to start thinking about saving for college. Planning and saving – the earlier the better – will help ensure your child has a leg up in the college planning process.

Never count out college because you think the cost of college is too high or won't fit in your budget. The actual cost to students is less since there are many ways that the state and federal governments, and colleges and universities, provide support with grants, scholarships, and loans to help students and families pay. In fact, on average 8 out of 10 students receive financial aid to help pay for college.

Helpful tips to plan ahead.

- Saving early – even a little – will decrease the amount of loans needed for college.
- Become familiar with federal and state tax credits and deductions for allowable college expenses.
- Look for scholarships early. Search online and in your community to discover what is available and what is required to apply.

Haven't started saving yet?

Don't worry; it's never too late! Encourage the habit of putting money aside for college. There are several programs that allow family members or others to save for a student's college education. The more you are able to save, the more options students will have to consider for college and the less they'll need to borrow.

With careful advance planning and by putting away small amounts as early as you can, a little bit adds up quickly:

- Putting away \$15 every week into a savings account with a 3% interest rate will grow to \$6,077.19 in seven years.
- Putting away \$30 every week into a savings account with a 3% interest rate will grow to \$12,154.38 in seven years.

Source: www.finaid.org

Additional programs to help plan financially for college.

UPromise. In this program, every time you make an eligible purchase from certain stores or businesses, a percentage of that money is returned to you to help save and pay for college – all tax-free. For information: www.upromise.com

New York's 529 College Savings Program (NYSAVES). This program provides a flexible, convenient, and low-cost way to save for college with as little as \$25 per month. For information: www.nysaves.org; or call toll-free 877.NYSAVES.

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Middle School to College:

Getting there together.

In Middle School

- Talk often about the future. Set goals.
- Determine and encourage exploration of your child's talents and passions, and help cultivate those skills.
- Expect the best – academic success and hard work.
- Be familiar with the courses your child is taking each year. Look ahead at what is offered in high school to start lining up the course sequences.
- Make it a point to meet with teachers and counselors to discuss areas of academic weakness and ways to provide support and extra help.
- Explore future careers together. Exposure to different jobs and professions can be inspiring. Look at college programs to see what coursework is required for different academic majors. It will show what preparation a student needs to start a program.
- Promote organization, responsibility and good study skills.

In High School

Freshman Year:

- Consider course sequences carefully and help choose courses that keep your child challenged and on track for college and/or a certain career.
- Insist on good study skills and check that your child is completing schoolwork teachers assign. Homework helps reinforce concepts and new material making it easier to learn and retain. Be sure students get help with academic work if needed. Don't wait.

Sophomore Year:

- Encourage involvement in clubs, school organizations, sports, or community service to expand your student's connections and experiences.
- Together, start researching colleges and universities that offer majors that coincide with your child's specific interests.
- Practice taking standardized admission tests as some colleges require them.

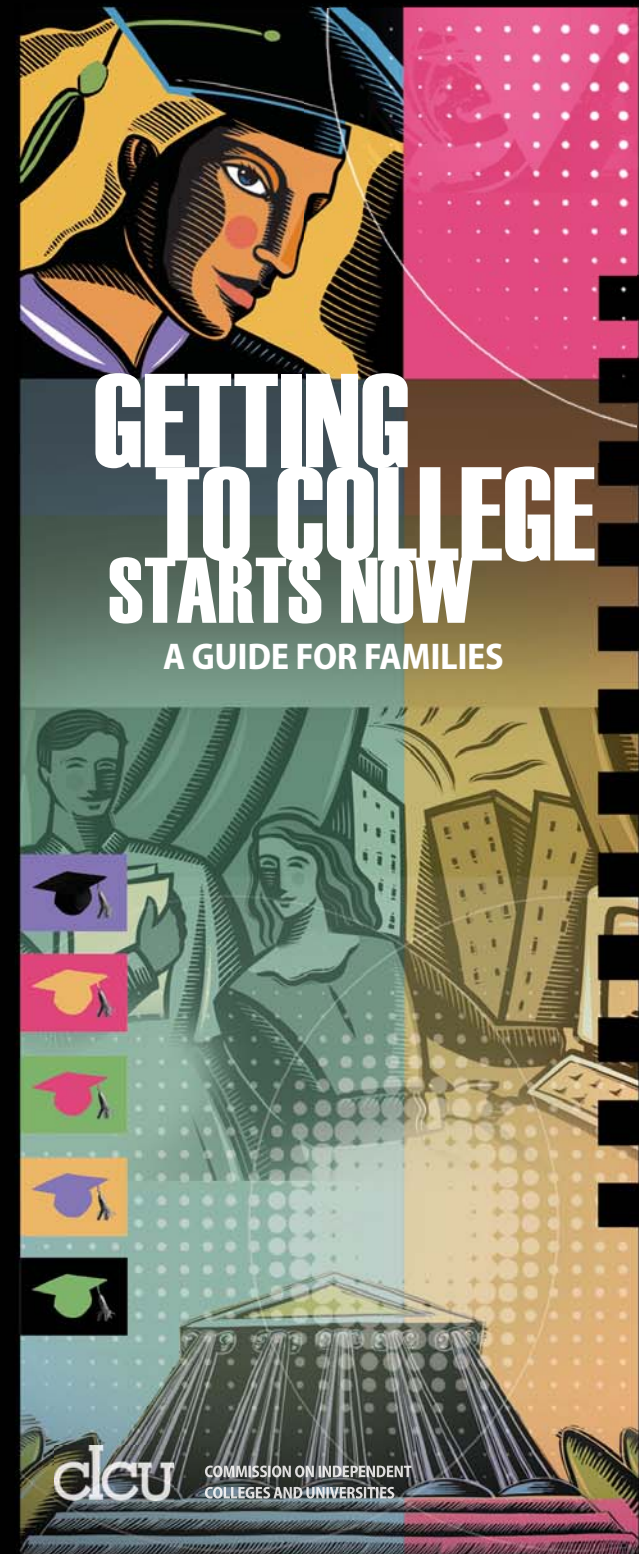
Junior Year:

- Visit college campuses to begin building a list of potential colleges and universities.
- Attend financial aid meetings at your school – together – and complete the FAFSA4caster to get an idea of financial aid to help pay for college.

Senior Year:

- In the fall, students will begin completing admission and financial aid applications and essays. Set up a calendar noting each college's admission application deadline – every college is different! It's also important to work with the high school's guidance or college office since counselors need to supply information to the colleges as well (the student's official high school transcript, for example). Again, watch deadlines carefully as they vary from college to college.
- Fill out the FAFSA *as soon as possible after January 1*. This is a free form that all colleges use to assess your family's ability to meet college costs and determine your eligibility for federal and some state scholarship, grant and loan aid.
- Apply for any other scholarships you found in your searches. Watch those deadlines, too.
- Continue to visit colleges to help “feel the fit” and make the final choice.
- Most colleges will let students know whether they are accepted or not beginning in March. Students will need to reply to the college to accept or decline the offers of admission and financial aid. Then, off to college!

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Make the Dream Real.

You want the best for your children. That usually includes dreams of a college education. Certainly, a college education expands an individual's knowledge and skills, but it also brings greater job opportunities and the chance to earn more over a lifetime than someone who only has a high school diploma. Increasingly, employers are looking to hire individuals with a college degree. Making the right choices now and through high school, will open up possibilities – options – that are not available without a college education.

Plan ahead.

Preparing for college academically and financially requires planning. The courses students take in middle school and later in high school build on each other, each one leading to the next, higher-level, courses. And, research has shown that students who take algebra and geometry in middle school or early high school are more likely to go to college. Enrolling in those courses early and following a sequence of courses will save a student time and money. Why is that? Well, algebra prepares students for higher-level math courses and for science courses such as biology, chemistry, and physics. Completing those courses in high school helps students prepare for college work and gets them on track to begin the courses in their selected major. For instance, students studying to become an engineer, or even a math teacher, often need to have already completed calculus or other advanced math before entering college. Students who have not yet successfully completed the preparatory work will need to catch up, spending extra time and money to take the required courses.

Core courses – math, sciences, English, languages – are very important, but so, too, are electives that allow students to explore other interests and nurture special talents. Help your children find what they are passionate about and encourage them to pursue those interests.



Set the Bar High. Expect the Best.

Get help when needed.

Wanting the best for your children means setting the academic bar high and expecting their best. Learning does not occur in a vacuum. If you find your child is struggling in particular academic subjects, is not taking initiative, or doesn't seem motivated to study, meet with his/her teachers and school guidance counselors to help identify issues and plan for additional support. Working together will help your child achieve success in school.

Also, time management and consistent study habits – good note taking, review time and learning to summarize well – are important skills in the classroom and outside the school as well. Get your child help with these if you think they could be improved.

Which courses to take?

Be familiar with the course sequences suggested by the school or state. New York State's current guidelines to earn a Regents Diploma are listed below. Students can also take other courses if they are offered and meet the criteria for graduation. What is important for students is to keep on track with schoolwork, build those course sequences and make steady progress.



NYS Regents Diploma Requirements*

For students who first entered grade 9 in 2009 or 2010.

I. Complete a minimum of 22 units of academic work.

- **English Language Arts (4 units)**
- **Social Studies (4)** [including 1 unit of American History, ½ unit of Participation In Government, and ½ unit of Economics]
- **Mathematics (3)** [may include Integrated Algebra, Geometry, and Algebra 2/Trigonometry]
- **Science (3)** [including at least 1 course in life science, 1 in physical science, and 1 in either life science or physical science]
- **Health (½)**
- **The Arts (1)** [including dance, music, theatre, and/or visual arts]
- **Languages other than English (1)**
- **Physical Education (2)**
- **Sequence Courses or Electives (3½)**

II. Also, pass 5 Regents Examinations including: Comprehensive English, Global History and Geography, United States History and Government, Mathematics (1) [Integrated Algebra, Geometry, or Algebra 2/Trigonometry], and Science (1)

* From New York State Education Department Curriculum, Instruction & Instructional Technology. Accessed February 2010 from <http://www.emsc.nysed.gov/ciai/gradreq/intro.html>. Subject to change.

What Matters to Colleges?

Factors in the admission decision.*

Important Factors Considered in Admission Decisions	Importance to College Admissions
1. Grades in college prep courses	90.6%
2. Grades in all courses	86.5%
3. Strength of curriculum	86.4%
4. Admission test scores (SAT, ACT)	84.9%
5. Counselor recommendation	62.3%
6. Teacher recommendation	59.4%
7. Essay or writing sample	56.5%
8. Class rank	52.3%
9. Student's demonstrated interest in the college	49.6%
10. Extracurricular activities	44.0%

* Factors vary from college to college.

Source: NACAC Admission Trends Survey, 2008. Excerpted from Clinedinst, M. & Hawkins, D. (2009). *State of College Admissions 2009*. Accessed online March 2010 at <http://www.nacacnet.org/PublicationsResources/Marketplace/research/Pages/StateofCollegeAdmission.aspx>

Grades DO matter.

Colleges look carefully at the types of courses students took in high school and how students performed in them when reviewing applications for admission. The top 10 factors that matter to college and university admission committees when they review students' applications point to the importance of the selection of high school courses and the grades students received in them. Yes, grades do matter.

And it's not just the grades students received in their junior year that are important. College admission committees look at a student's entire high school transcript, beginning with the freshman year. Some colleges will even ask to see students' final grades at the end of 12th grade!

It is clear that students who take sequences of courses in math, science, English language arts, social studies and another language – and do well in them – will have a better chance of being accepted at their preferred college or university.

Explore these sites to learn more.

- **www.nycolleges.org** A comprehensive Web site about New York's 100+ private colleges and universities, admission and financial aid.
- **www.nycareerzone.org** A site for career exploration.
- **www.hesc.org** Information about paying for college and state and federal grants and scholarships.
- **www.studentaid.ed.gov** Federal Student Aid Information Center.
- **www.fafsa4caster.ed.gov** Provides early estimates of federal student aid eligibility.
- **www.finaid.org** Financial aid information.
- **www.nysaves.org** Information about New York's 529 college savings program.