

# Your Future! Plan Ahead, Make High School Count



Visit [www.CALIFORNIACOLLEGES.EDU](http://www.CALIFORNIACOLLEGES.EDU) and [www.SCHOLARSHARE.COM](http://www.SCHOLARSHARE.COM)  
for planning and financial aid information

## Take Control of Your Future!

Do you want more knowledge, more job opportunities, and a lot more money? College is for you! The world is changing everyday and it is harder to find well paying jobs if you do not have a college degree... so if you want the freedom to choose a good career and earn a high salary, then you should start preparing for college while you are still in middle school.

## Be Prepared

Right now is the best time to prepare for college. During the next four years, you need to take the right courses, including Algebra in the 8th grade, to help you get into the college that best suits your needs. The chart below lists the minimum courses that are required for freshman admission to the California State University, the University of California, and many independent colleges and universities. This pattern of courses is the same as recommended for community colleges. Talk to your counselors and teachers and use this chart to plan ahead and track your progress!

## high school planning chart This planning chart belongs to:

Requirements (a–g Courses)	Years Required	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>	11 <sup>th</sup>	12 <sup>th</sup>
<b>A. History/Social Science</b> U.S. History, U.S. Government, Civics, World History Cultures, and Geography	<b>2 Years.</b> One year U.S. History or 1/2 year U.S. History and 1/2 year of U.S. Civics or American Government. CSU requires one additional year of Social Science. UC requires one additional year of World History, Cultures and Geography. UC requires one year of History/Social Science completed by the end of the 11 <sup>th</sup> grade.						
<b>B. English</b>	<b>4 Years</b> of college preparatory English composition and literature. UC requires a minimum of two years of English – three preferable – completed by the end of the 11 <sup>th</sup> grade.						
<b>C. Mathematics</b> Algebra, Geometry, Intermediate Algebra, or Higher Level Mathematics	<b>3 Years.</b> Four years recommended. Algebra in the 8 <sup>th</sup> grade recommended. UC requires two years of Mathematics to be completed by the end of the 11 <sup>th</sup> grade.						
<b>D. Laboratory Science</b>	<b>2 Years.</b> CSU requires one year of Biological Science and one year of Physical Science. UC recommends three years with at least two of the following: Biology, Chemistry, Physics. UC requires at least one year of Laboratory Science to be completed by the end of the 11 <sup>th</sup> grade.						
<b>E. Language Other Than English (Foreign Language)</b>	<b>2 Years.</b> UC recommends three years. American Sign Language is acceptable. UC requires one year to be completed by the end of the 11 <sup>th</sup> grade.						
<b>F. Visual &amp; Performing Arts</b> Dance, Drama/Theater, Music, Visual Art	<b>1 Year</b> of the same course.						
<b>G. College Preparatory Electives</b>	<b>1</b> One additional year of academic courses in any of the above a–g areas or a year of another approved alternative elective.						

UC requires at least 11 of the a–g courses to be completed by the end of the 11<sup>th</sup> grade.

## california educational systems at a glance

system	California Community Colleges (CCC)	California State University (CSU)	University of California (UC)	Independent Colleges and Universities
number of campuses	112	23	10	77
college entrance test	None Required	ACT or SAT on most CSU campuses are required for students with grade point averages under 3.00*	ACT with writing or SAT Reasoning Test	ACT or SAT (check with college or university of your choice)
degrees offered	Associate degrees and vocational certificates	Bachelor's, Master's, and Doctoral degrees	Bachelor's, Master's, Doctoral, and professional degrees	Associate's, Bachelor's, Master's, Doctoral, and professional degrees
in-state student fees/tuition (subject to change)	\$26 per unit (before financial aid)	Average \$5,198 (before financial aid)	Average \$11,285 (before financial aid)	Average \$28,437 (before financial aid)
financial aid	You can afford to go to college! Financial Aid is available from colleges and universities, State and Federal governments, businesses and other organizations. All qualified students will receive a Cal Grant, which is "free" money that covers full student fees and/or living expenses at California Community Colleges, California State University, and University of California. Maximum Cal Grants at independent colleges and universities are \$9,708; the average financial aid package at these institutions is \$23,000.			
*Applicants who are not required to submit test scores are encouraged to take standardized admission tests for advising and for placement in appropriate courses				

## california colleges and universities

### California Community Colleges (CCC)

- Admit all students who are 18 years old or a high school graduate
- Enroll high school students under special arrangement to earn college or high school credits
- Prepare students to transfer to any college or university for a Bachelor's Degree
- Have low fees and offer financial aid
- Offer a wide variety of opportunities to enhance your future and enrich your life
- For more information, visit the website [www.californiacolleges.edu](http://www.californiacolleges.edu)  
[www.icanaffordcollege.com](http://www.icanaffordcollege.com)

### California State University (CSU)

- Each campus has its own personality, academic focus, and strengths
- Each campus has its own special geographic features and traditions
- CSU offers quality education in the liberal arts and sciences and specialized training for a variety of career fields
- On-campus housing is available on most campuses
- For more information, visit the website [www.californiacolleges.edu](http://www.californiacolleges.edu)

### University of California (UC)

- Each campus has its own personality, academic focus, and strengths
- Offers various advanced degrees, including medicine and law
- Has many nationally ranked academic and athletic programs
- On-campus housing is available on all campuses
- For more information, visit the website [www.californiacolleges.edu](http://www.californiacolleges.edu)

### Independent California Colleges and Universities

- 77 not-for-profit, fully accredited private colleges that offer over 350 different degrees
- Average Financial Aid package is almost \$23,000, and 95% of all students receive some form of financial aid
- Each school is different which offers students the opportunity to choose the type of educational environment that best suits their needs
- For more information, visit the website [www.californiacolleges.edu](http://www.californiacolleges.edu)

### Specialized Schools and Colleges

- Most students 18 years of age or older are eligible for admission; however, at WASC accredited specialized colleges, it is recommended that students follow the High School Planning Chart on the reverse side
- Courses or programs offered are specialized (i.e., fashion design or automotive technologies) for direct entrance into careers

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## Quick Guide to Financial Aid Terms

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

**Free Application for Federal Student Aid (FAFSA):** The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Personal Identification Number (PIN).** A PIN is a 4-digit number used to electronically sign the online version of the FAFSA. The student and parent must each obtain their own PIN at [www.pin.ed.gov](http://www.pin.ed.gov). The PIN also gives you access to personal records on the US Department of Education web site. Do not share your PIN with anybody.

**Student Aid Report (SAR):** The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

**Expected Family Contribution (EFC):** The EFC is a measure of your family's financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you.

There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

**Financial Aid Package:** The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary. The financial aid packages are typically summarized in financial aid award letters sent to you by your prospective colleges.

**Financial Aid Award Letter:** The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

**Cost of Attendance (COA):** The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget." There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

**Net Price:** The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

## Types of Aid

There are many different types of financial aid available from federal and state government, college and private sources. The major types of financial aid include:

**Grants** are awards typically based on financial need that do not need to be repaid. An example is the Federal Pell Grant. Eligibility often depends on your EFC and/or financial need. For example, the Federal Pell Grant is based on your EFC.

**Scholarships** are awards usually based on achievement or talent that also do not need to be paid back. You can search for scholarships for free at [www.fastweb.com](http://www.fastweb.com). Fastweb adds and updates scholarships every single day, and will send you email notification when there's a new scholarship that matches your personal background profile. Also, your prospective college(s) may offer scholarships based on academic merit and/or financial need. Call the financial aid office to find out which scholarships are available to you and how you can apply.

**Federal Work-Study (FWS)** provides part-time jobs for students with financial need. The jobs are usually available on or near campus. A list of available jobs can be found at the college's financial aid office or student employment office. Students who don't qualify for a work-study job may still be able to find student employment to help pay for college bills or get a little spending money.

**Loans** are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit [www.finaid.org/loans](http://www.finaid.org/loans).

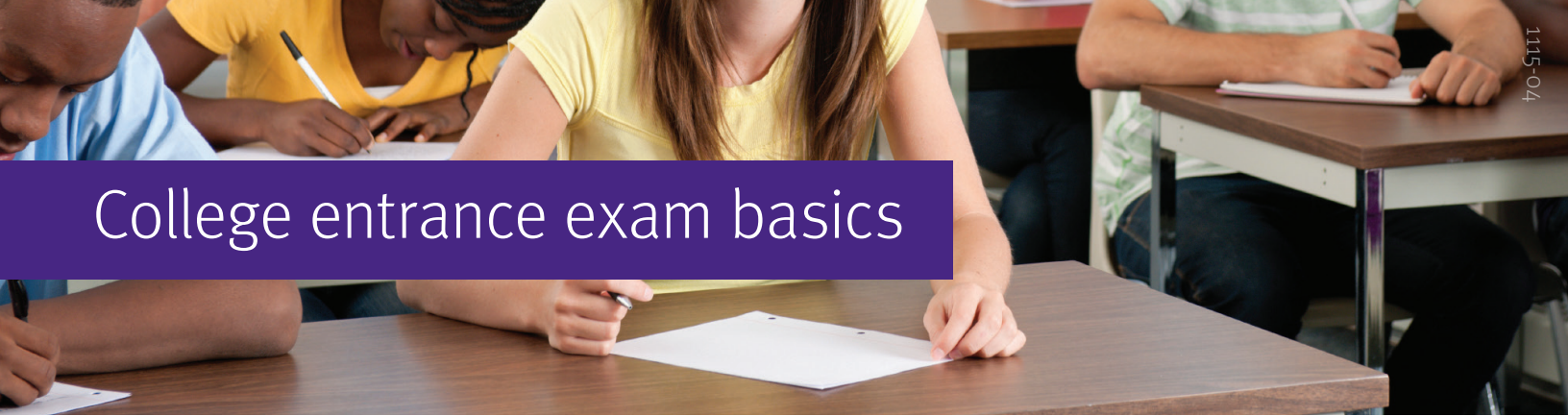
**Education Tax Benefits** are available to you and your parents when you file your federal income tax returns based on amounts you paid for college. The most popular education tax benefits are the Hope Scholarship tax credit, Lifetime Learning tax credit and the student loan interest deduction.

**American Opportunity Tax Credit** is a temporary enhancement of the Hope Scholarship tax credit. It will expire at the end of 2012 unless extended by Congress. The full \$2,500 credit is available to individuals with modified adjusted gross income of \$80,000 or less and to married couples filing a joint return with modified AGI of \$160,000 or less. For more information about the Hope Scholarship tax credit and other education tax benefits, visit [www.finaid.org/taxbenefits](http://www.finaid.org/taxbenefits).

**Public Service Loan Forgiveness (PSLF)**. Students who work full-time in a public service job for 10 years may qualify to have their remaining debt forgiven. Public service loan forgiveness works in conjunction with income-based repayment. Public service jobs include public school teachers, police, fire, EMT, members of the military, public defenders, prosecutors and others who work for the city, state and federal government, as well as people working for 501(c)(3) tax-exempt charitable organizations. Public service loan forgiveness is available only for federal student loans. Private student loans and Federal Parent PLUS loans are not eligible. To find out more about public service loan forgiveness, visit [www.finaid.org/publicservice](http://www.finaid.org/publicservice).



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# College entrance exam basics

Colleges use many criteria to make an admissions decision. Your high school transcripts, essay and/or personal statement, letters of recommendation and standardized test scores are considered during the admissions process. The information colleges gather about you from these sources gives them a full picture of the type of student you are and how well you will fit with the school's academic culture.

## My to-do list

- Research the range of test scores accepted at my colleges of choice and set my goal accordingly
- Become familiar with the exam's design (i.e., the SAT questions increase in difficulty each section)
- Draft a study plan
- Gather my study materials: flash cards, books, practice questions, etc.
- Assess myself and take timed practice tests
- Think positively!

Plan to take at least one standardized college entrance exam if you are thinking of attending a four-year college or university. The different exams measure your knowledge and skill in a variety of subjects. Students who speak English as a second language or score very low on the SAT critical reading section or ACT reading or English sections may be required to submit a score from the Test of English as a Foreign Language (TOEFL) or take a test to show their English proficiency.

Below is a brief description of the different college entrance exams. Check with the school you plan to attend to determine which exam is required for admission.

### The SAT Reasoning Test

The SAT includes three sections: mathematics, critical reading and writing. The questions are geared towards measuring your conceptual thinking (how you think) rather than how well you memorize facts (what you know).

1. The mathematics section includes questions on Algebra I, Algebra II and Geometry.

2. The critical reading section includes short and long reading passages to test your reading comprehension. There are also questions about sentence completion.
3. The writing section includes multiple-choice questions about grammar, usage and word choice. Each student must also write a short, timed essay.

The top score possible on SAT tests taken in 2016 and beyond is 1600. Incorrect answers on the exam do not count against your total score. The critical reading section of the SAT is scored between 200–800 points. The mathematics section of the SAT is also scored between 200–800 points, and focuses on algebra questions with problems grounded in the real world.

Some schools require prospective students to take one or more SAT subject tests for admission. These hour-long, multiple-choice tests measure how much you know about a particular academic subject and how well you can apply that knowledge. The SAT subject tests are generally used for placement purposes in certain subject areas.

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## The ACT

The ACT is a multiple-choice test with 215 questions. The questions on the ACT measure how much you have learned in your high school **English, mathematics, reading** and **science** courses. The ACT also includes an optional **writing** test.

ACT test scores are based on the number of correct answers. The advantage of this scoring method is that you are not penalized for guessing. The average of the four test area scores is used to give a composite score ranging from 1–36. You may take the ACT more than once to try to improve your test scores.

## Should I take the SAT, the ACT or both?

The SAT and ACT are very different tests, each with its own way of measuring your skills. Some students find that they score much higher on one or the other; some students score about the same on each.

Most colleges and universities accept test scores from either the SAT or the ACT. Check with the schools where you are applying to determine if there is an exam preference. Taking both tests can be beneficial because most colleges only use your highest standardized test score when deciding on admission. Practice tests are also available for studying purposes or to use as a guide if you are only taking one of the exams. Use the scores you earned on the practice tests to determine which one will show the college your best academic ability.

## The Test of English as a Foreign Language (TOEFL)

If you speak English as a second language, some colleges may require you to take the TOEFL as part of the admissions process. This test measures how well you read, listen, speak and write in English. Check with the admissions office of your prospective colleges for more information.

## Additional information

- **Fee waivers**—There are fees associated with all of these college entrance exams. If you and your family will have difficulty paying the fees, talk to your school counselor about fee waivers. The fee waivers would allow you to take the SAT and ACT for free or the TOEFL at a discounted rate.
- **Test-optional colleges and universities**—Several colleges and universities have moved to a test-optional admissions policy for some or all applicants. Some institutions only use SAT and ACT scores for placement purposes and will not factor the scores into the decision making process. Typically, applicants who do not submit SAT or ACT scores must have very strong grades, a healthy dose of extracurricular activities and a very impressive essay to be competitive among the applicant pool. For a list of these colleges, go to [www.fairtest.org](http://www.fairtest.org).
- **Online resources**—Visit these websites for other resources and practice tests:

The SAT Reasoning Test and SAT Subject Tests: [www.collegeboard.com](http://www.collegeboard.com)

The ACT: [www.actstudent.org](http://www.actstudent.org)

TOEFL: [www.ets.org/toefl/](http://www.ets.org/toefl/)

Number 2: [www.number2.com](http://www.number2.com)

March 2 Success: [www.march2success.com/](http://www.march2success.com/)

Khan Academy's SAT Test Prep: [www.khanacademy.org/test-prep/sat](http://www.khanacademy.org/test-prep/sat)

## Need help sorting through it all?

The College Place is here to help you with free college-planning resources and personal advice. Call us at 1-866-326-2827 or visit our website at [www.ecmc.org](http://www.ecmc.org).