DO YOU HAVE A PLAN FOR COLLEGE?
Right now, college probably seems a million miles away. But NOW is the best time to start making plans for what happens after high school. You don’t have to make any big decisions yet, but the sooner you start thinking about what you’re interested in doing for a living, the easier your choices will be later. Where are you headed after graduation? What do you have to do to get there? Don’t know where to start? You’re not alone! Read this booklet to get some good ideas about how to begin your journey. Then talk to your family and school counselor about your plan for college.

WHAT’S IN IT FOR YOU?

- You’ll have the time to explore your interests, discover things you didn’t know and set new goals.
- College is fun! You’ll meet interesting people and make new friends.
- You’ll learn how to learn — how to think critically, solve problems and develop new skills.
- A degree can take you out of a minimum-wage job and into a good-paying career you enjoy. Studies prove it: Continue your education after high school, and you’re likely to make more money and enjoy a better life.

OKcollegestart.org is the official source for planning a college education in Oklahoma and offers interactive tools to help you prepare and pay for college. The website provides information about admission requirements, financial aid and scholarships, college costs and more. You can search by keywords and receive personalized results to compare colleges.

LET’S TALK MONEY

WITHOUT A DEGREE
Let’s say you decide to skip college and take a job as a data entry keyer. You’ll get paid about $15 an hour, which is approximately $2,136 a month or $25,632 per year in take-home pay.

GROSS PAY
$2,600 month
less taxes, Social Security and Medicare
TAKE-HOME PAY
$2,136 month

WITH A DEGREE
Now let’s say you take the time to explore careers, go that extra mile and graduate from college with a degree in computer programming. As a computer programmer, you’ll make about $40 an hour. That’s $5,120 a month or $61,440 per year in take-home pay.

GROSS PAY
$6,933 month
less taxes, Social Security and Medicare
TAKE-HOME PAY
$5,120 month

THE MORE YOU LEARN, THE MORE YOU CAN EARN
In fact, according to the U.S. Census Bureau, someone with a bachelor’s degree earns about 50% more than someone with just a high school diploma. That makes a huge impact on your monthly paycheck and can help you afford the lifestyle you want.

GLOSSARY
If any of the terms used in this publication are unfamiliar to you, check out the glossary in the Prepare for College section in the College Planning tab at OKcollegestart.org.
WHAT A DIFFERENCE A DEGREE MAKES

<table>
<thead>
<tr>
<th>Associate or Bachelor’s Degree</th>
<th>Moderate On-the-Job Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer Programmer</td>
<td>Data Entry Keyer</td>
</tr>
<tr>
<td>$39.95 per hour</td>
<td>$14.97 per hour</td>
</tr>
<tr>
<td>Architect or Engineer</td>
<td>Construction Laborer</td>
</tr>
<tr>
<td>$41.47 per hour</td>
<td>$15.02 per hour</td>
</tr>
<tr>
<td>Animal Scientist</td>
<td>Veterinary Assistant</td>
</tr>
<tr>
<td>$19.26 per hour</td>
<td>$12.06 per hour</td>
</tr>
<tr>
<td>Detective/Criminal Investigator</td>
<td>Security Guard</td>
</tr>
<tr>
<td>$31.79 per hour</td>
<td>$15.29 per hour</td>
</tr>
<tr>
<td>Preschool Teacher (except Special Education)</td>
<td>Child Care Worker</td>
</tr>
<tr>
<td>$14.09 per hour</td>
<td>$9.82 per hour</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>Nursing Assistant</td>
</tr>
<tr>
<td>$30.33 per hour</td>
<td>$12.35 per hour</td>
</tr>
</tbody>
</table>

Source: Oklahoma Employment Security Commission, Oklahoma Wage Report 2018

CAREERS
Want to investigate your skills and interests and explore career options that may be right for you? Check out the Career Planning tab at OKcollegestart.org.

OKLAHOMA MONEY MATTERS
To learn more about earning income and managing money, check out Oklahoma Money Matters (OKMM). OKMM offers information and resources to help students and parents prepare financially for college, strengthen family financial planning and empower young adults with money management skills for independent living. Visit OklahomaMoneyMatters.org or call 800.970.OKMM (6566).

COURSES TO TAKE
You must take certain courses in high school to graduate and for admission to an Oklahoma public college or university. These requirements will prepare you for college, and you’ll learn valuable skills in case you decide to get a job right out of high school.

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>UNITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>4 units</td>
</tr>
<tr>
<td>Mathematics</td>
<td>3 units</td>
</tr>
<tr>
<td>Laboratory Science</td>
<td>3 units</td>
</tr>
<tr>
<td>History and Citizenship Skills</td>
<td>3 units</td>
</tr>
<tr>
<td>Other</td>
<td>2 units</td>
</tr>
<tr>
<td>TOTAL</td>
<td>15 UNITS</td>
</tr>
</tbody>
</table>

For more information about the specific courses you must take to earn a “standard” high school diploma, visit OKcollegestart.org. Remember that requirements may change, and they may be different for private colleges and universities, so always check with your counselor for details.
THINK AHEAD

A great way to speed up your college career is to consider earning college credit even before you graduate from high school — as early as your junior year. Taking advantage of opportunities such as Advanced Placement (AP) courses and concurrent enrollment can save you time, tuition, and room and board, and will also prepare you for the demands of college. To learn more, visit OKcollegestart.org and ask your high school counselor what options are available at your school.

COLLEGE ENTRANCE EXAMS

For more information about preparing for the ACT exam, visit ACT.org, and for information about preparing for the SAT exam, visit SAT.org. Visit OKcollegestart.org to learn more about preparing for college entrance exams and sign up for a free student account to take the free practice tests for the ACT and SAT. Talk to your counselor about taking the ACT and SAT.

GRADES TO MAKE

If you want to attend an Oklahoma college or university, you must meet certain requirements. When you apply for admission, public colleges and universities will look at:

- Your score on a national standardized test (ACT or SAT).
- Your overall grade point average (GPA) and ranking within your high school class OR
- Your GPA in the 15 core courses required for college entry.

For more information about 2019-20 admission requirements for first-time entering students at Oklahoma public colleges and universities, visit OKcollegestart.org/College_Planning/Prepare_for_College/grades_to_make.aspx. You can also talk to your school counselor or check with the college(s) you want to attend.

THE CHOICE

Choosing where to go to college is an important decision. Your selection will affect your future and even your success as a student. Here are some things to think about.

- Location: Are you willing to move away from home? Do you prefer a city or country setting? Do you want to live on campus?
- Type of school: Do you want to go to a large or small school?
- Admission requirements: How are your grades and test scores?
- Academics: What do you want to study?
- Financial aid: How much financial assistance do you need? Can the campus provide you with aid (scholarships, part-time employment)?
- Activities: Which campus offers the best options for your interests?

CAMPUS VISITS

Still undecided about which college to attend? Schedule some campus visits to the schools you might be interested in attending. These visits can help you make a more educated decision. While on your campus visits, talk to as many people as you can and don’t pass up a chance to ask questions. Use the Making the Most of Campus Visits guide found at UCanGo2.org/publications/HS to make your trip a success.
### Types of Schools and Degrees

**Research University**
An institution that grants bachelor’s, graduate and professional degrees and offers a wide variety of courses and degree programs. Generally, they have large student bodies and expansive campuses.

**Regional University**
An institution that offers bachelor’s and master’s degrees, and in some instances, associate or professional degrees. They tend to have mid-sized student populations and campuses.

**Public Liberal Arts University**
An institution that grants bachelor’s degrees in arts and science fields, including humanities. A public liberal arts university tends to have smaller class sizes that facilitate close interaction between faculty and students.

**Community College**
An institution that grants associate degrees for transfer to four-year institutions or for career preparation. They usually offer flexible class schedules with smaller class sizes.

**Technical Branch**
An institution that grants applied associate degrees, some Bachelor of Technology degrees and a limited number of associate degrees for transfer to four-year institutions. Technical branches have a special emphasis on education and training in technical fields.

**Certificate**
A credential awarded for an organized program of study that may or may not lead to an academic degree.

**Associate in Arts (A.A.) or Associate in Science (A.S.) Degree**
A degree awarded upon completion of two years of full-time college work (at least 60 credit hours) that is designed to transfer to a four-year university. The State Regents recognize these two types of associate degrees that transfer to any university.

**Associate in Applied Science (A.A.S.) Degree**
A degree requiring two years of full-time college work (at least 60 credit hours) that emphasizes an occupational specialty and is designed to lead the individual directly to employment. Some A.A.S. degrees may lead to a Bachelor of Technology degree.

**Bachelor’s Degree**
A degree requiring four years of full-time college work (at least 120 credit hours). The State Regents recognize three types of bachelor’s degrees — Bachelor of Arts, Bachelor of Science and Bachelor of (Specialty), such as Music, Education, etc.

To learn more about selecting the right school for you, check out the *Explore Schools* section in the *College Planning* tab at [OKcollegestart.org](http://OKcollegestart.org).

### Paying for College
College costs vary; some institutions are more expensive than others, especially for out-of-state students. Fortunately, the cost of attending an Oklahoma public college or university is among the lowest in the nation. In addition, the availability of financial aid from various sources can make college even more affordable for qualified students.

### 2019-20 Estimated Average Costs for Resident Students
Oklahoma Public Colleges and Universities (30 credit hours)

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>RESEARCH UNIVERSITIES</th>
<th>REGIONAL UNIVERSITIES</th>
<th>COMMUNITY COLLEGES</th>
<th>TECHNICAL BRANCHES</th>
</tr>
</thead>
<tbody>
<tr>
<td>TUITION</td>
<td>$5,072</td>
<td>$5,616</td>
<td>$3,330</td>
<td>$4,091</td>
</tr>
<tr>
<td>MANDATORY FEES</td>
<td>$3,968</td>
<td>$1,581</td>
<td>$1,169</td>
<td>$991</td>
</tr>
</tbody>
</table>

Visit [OKcollegestart.org](http://OKcollegestart.org) and select *How Much Does College Cost?* on the Financial Aid 101 page in the *Financial Aid Planning* tab for a more detailed breakdown of costs, including room and board.
TYPES OF FINANCIAL AID

There are four different types of financial aid available: scholarships, grants, work-study and student loans. To learn more about financial aid, visit OKcollegestart.org.

WHAT’S THE FAFSA?

To apply for federal financial aid (grants, work-study and student loans), Oklahoma’s Promise and the Oklahoma Tuition Aid Grant Program (OTAG), you and your parents must complete the Free Application for Federal Student Aid (FAFSA). You’ll need to have your parents’ tax return(s) – along with yours – to complete the FAFSA. Even if you don’t think you need financial aid (or qualify for it), fill out the FAFSA anyway. Most students qualify for some form of federal financial aid! Complete the FAFSA as soon as possible after Oct. 1 of your senior year and each year you need financial aid for college. Visit StartWithFAFSA.org to find FAFSA completion tools, including video tutorials available in English and Spanish.

FINANCIAL AID CHECKLIST

- Don't wait. Fill out the FAFSA as soon as possible after Oct. 1 of the year prior to every year you need financial aid. Many students don't realize they may qualify for federal aid such as grants, scholarships, work-study or low-cost student loans. Learn more at FAFSA.gov.
- Explore OKcollegestart.org and UCanGo2.org to learn more about paying for college. Start researching the colleges you're interested in and learn what types of financial aid they offer.
- Find out if scholarships are available in the fields you're interested in and what the requirements are, so you can plan early to apply. Scholarships are called “free money” because they don’t have to be paid back. Students qualify for scholarships based on financial need, grades, talents and life experiences.
- Ask family members to open an Oklahoma College Savings Plan (OCSP) account by calling 877.654.7284 or visiting ok4saving.org. OCSP offers tax advantages for families, and funds can be used at nearly all colleges and universities in the United States.
- Learn about the student financial aid application process and programs by calling or visiting the websites for the resources listed in this brochure.

TIPS FOR SCHOLARSHIP SUCCESS

- GO LOCAL.
  Many clubs, civic organizations and churches offer scholarships. If you aren’t sure, ask! Applying locally for scholarships means you’re competing against fewer people.

- DO THE “WRITE” THING.
  Many scholarships require an essay, but don’t let that discourage you. Scholarships that require essays have fewer applicants, which means you have a greater chance of winning the award.

- DON’T MISS THE BOAT.
  Apply for as many scholarships as possible and keep track of the requirements for each one so you don’t miss out on free money by forgetting to include your transcript or submitting your application after the deadline.

- DO YOUR RESEARCH.
  Set up an appointment with your school counselor to talk about your scholarship options. Many colleges post available scholarships on their websites. Check with the college(s) you plan to attend to learn about scholarships they may offer.

Check out the Scholarship Success Guide in the Publications tab at UCAnGo2.org.
JUNIOR CHECKLIST

- Take core classes that meet college entrance requirements.
- If you signed up for Oklahoma’s Promise in the eighth-10th grade, use the curriculum checklist at OKPromise.org to keep track of your courses, continue to make good grades and stay out of trouble.
- Explore opportunities to earn college credit while still in high school, like concurrent enrollment and AP courses.
- Prepare to take ACT/SAT exams. You may want to take these more than once to raise your score. Visit OKcollegestart.org to take free practice exams.
- Attend college fairs in your area.
- When you narrow the list of schools you’re interested in, schedule campus visits.
- Explore OKcollegestart.org and UCanGo2.org to learn more about paying for college. Start researching the colleges you’re interested in and learn what types of financial aid they offer. Search and apply for scholarships on OKcollegestart.org and UCanGo2.org. We recommend juniors apply for one or two scholarships per week.

Review more detailed junior and senior checklists at UCanGo2.org/publications/HS.

COLLEGE PLANNING RESOURCES

Remember, OKcollegestart.org is your one-stop shop for interactive college planning tools and information about career exploration, selecting a college or university, ACT/SAT test prep, financial aid and more. Open a free student account and find OKcollegestart.org on Facebook today! OKcollegestart.org or 866.443.7420

UCanGo2 provides resources and information to demonstrate the value of higher education, inspire confidence to support academic achievement, and help students plan, prepare and pay for education after high school. Find UCanGo2 on Facebook today! UCanGo2.org or 866.443.7420

Ready Set Repay works with student loan borrowers and Oklahoma higher education institutions to help students make smart borrowing decisions and successfully repay their student loans. Learn more about student loan management at ReadySetRepay.org. Find Ready Set Repay on Facebook today! ReadySetRepay.org or 800.635.3743

- College Questions Answered Promptly
  studentinfo@osrhe.edu
- ACT Student Center
  actstudent.org
- Federal Student Aid
  studentaid.ed.gov
- Free Application for Federal Student Aid (FAFSA)
  FAFSA.gov
  StartWithFAFSA.org
- Oklahoma GEAR UP
  okgearup.org
- Oklahoma Tuition Aid Grant Program (OTAG)
  otag.org