

COLLEGE LIFE PREP GUIDE



ABC Associated
Black Charities

So, why should you care about college? Obtaining a college degree is a life-changing event that has a positive impact on individuals, entire families, and society as a whole. Consider the following:

Research shows that people with higher levels of educational attainment **make more money** throughout the course of their lives than people with fewer educational qualifications.

The **difference between what people with high school diplomas earn versus those with college degrees has increased significantly over time and continues to grow.** The difference is so large that, if you add up the cost of college tuition and fees plus the money college students are not earning while they're in school, college students are able to make that money back in a relatively short amount of time.

During the years they work, the average college graduate **will earn approximately 73 percent more than the average high school graduate.** People with advanced degrees can earn two or three times as much as the average high school graduate.

Adults with higher levels of education are, in many ways, healthier and more productive members of their communities. College graduates are, for example, more likely to donate blood, perform volunteer work, and vote. They are also less likely to smoke or be incarcerated.

The benefits of higher education cross generational lines. Children of adults with more education have greater cognitive ability and concentration skills, and are more likely to attend and graduate from college themselves.
(Source: The College Board)

As you can see, the benefits of higher education are huge! So the fact that not everyone who wants to attend college is able to do so is of great concern.

That's why Associated Black Charities wrote this College Life Prep Guide. In it, we'll walk step-by-step through three important stages of the college process:

Section I: Preparing for college

Section II: Entering college

Section III: Completing a degree.

Because preparation is so vitally important and the years before entering higher education typically comprise the bulk of a student's academic career, the bulk of this guide is devoted to Section I: Preparing for College.

Getting to and completing higher education requires years of patience, planning, work, and, of course, money. We've summarized all of these factors into three key areas – academic, financial, and emotional preparation – which we'll cover during each of our three stages.

No one can do all of the things suggested in this guide on their own. For every college graduate that walks across a

stage in cap and gown, there are dozens of family members, educators, mentors, and friends who helped him or her get there. Accordingly, the College Life Prep Guide was written with the needs of future or current college students, as well as members of their support network, in mind. Students in grades K through 12, students already in college, parents of students of every age, teachers, family members, faith leaders, coaches, and anyone with an interest in helping youth succeed academically will find the information in this guide useful.

People of Color and Higher Education

Currently, approximately 40 percent of young people between the ages of 18 and 24 are in college, but that number is smaller for some groups than others. While 41 percent of whites go to college, only 32 percent of young African Americans and 26 percent of young Latinos attend a college or university. And getting into college is not the end of the story. While nearly 60 percent of white students who enter college finish within six years, only 41 percent of African Americans and 47 percent of Latino students do so.

There are a number of reasons for these differences, and the more we know about them, the better we can address them.

Finances. Many families indicate that college is simply too expensive.

Academic preparation. Students of color are less likely to have had access to primary and secondary education that fully prepares them for college.

Geography, social climate and programming. There is evidence that, for African American students in particular, the area of the country where a student attends college may impact his or her likelihood of finishing. The support of other African American students and the availability of on-campus programs designed to make African American students more familiar with college and what it takes to succeed is suggested to be a factor.

While there are challenges to obtaining a college degree, the task is by no means impossible. Every year, millions of students from every walk of life graduate from institutions of higher education. Moreover, there are tens of thousands of organizations, from the federal government to local community groups, which are committed to seeing more young people succeed. Preparation and knowledge, like the information available in this guide, are also key.

Common Misconceptions

Young people who do not know many people who attended or completed college have likely heard, or even said, some of the following:

Misconception Number 1: “College just isn’t for me.”

With more than 4,000 degree-granting institutions in the country offering courses in everything from robotics to

hotel management, each college experience can be unique. There are also trade schools and apprenticeships in hundreds of fields. Students should think hard about what they want to do, visit schools so that they can see what they’re like firsthand, and then think creatively about the type of environment that might be right for them.

Furthermore, for as many educational opportunities as college has to offer, there are equally many cultural ones. Just as there is not one right path for a college experience, there is not one right description of a college student. People from all backgrounds go to and benefit from a college education.

Misconception Number 2: “Higher education is too expensive.”

Yes, the sticker price for some colleges and universities can be big, but each year, students access billions of dollars in financial aid. For many students who have done their research, the amount of money that they spend on higher education ends up being much less than the original sticker price. Many college graduates can pay back the money they spent in years, not decades. Resources are available if students and families plan early. We’ll discuss some of these resources a little later.

Misconception Number 3: “I don’t need a college degree to do what I want to do.”

This statement may have had some truth to it decades ago, but it is no longer the case as the economy continues to demand higher levels of education and training. Nowadays, a college degree is much more than a piece of paper. Not only is a degree proof that a young person is focused and ambitious – qualities that are beneficial no matter what career field a student chooses to enter – a college degree is a great safety net, just in case that long-held dream of becoming a rock star or celebrity athlete does not pan out.

Misconception Number 4: “College takes too long.”

See “So why should you care about college?” in the introduction. It is more than worth the time!

Misconception Number 5: “I can’t afford not to work.”

Ditto. (See “So, why should you care about college?” in the introduction above and Misconception Number 2.) The average, college-trained employee will make \$49,000 the first year after graduation, and many will see that starting salary double within ten years. Students can expect to make much less with only a high school diploma.

In the next section, we’ll look at the ways in which students in grades Pre-K through 12 can prepare for college.

SECTION ONE PREPARING FOR COLLEGE

It is never too early to prepare to attend college. Because college admission is a selective process, the sooner students prepare, the better. Each year, most schools have more applicants than spaces. The good news, however, is that what these schools are looking for is no secret: great grades, high standardized test scores, strong writing skills, and interests that extend beyond the classroom. Students should think and work with an end in mind: identify which colleges or universities may be best, figure out what it takes to succeed there and then build those skills and experiences. Later, we'll discuss some of the differences between colleges. The following are some of the things that students and their support networks can do to prepare no matter where they'd like to go.

Pre-K through Twelfth Grade

Encourage a Child's Natural Love of Learning

Children are born curious. Parents should read to them, and when they're old enough, have children read aloud. Constantly encouraging children to ask questions and come up with inventive ways to find the answers will develop their language and thinking skills.

Set Educational Goals

The better a student's grades are, the better a college applicant he or she will be. Parents can help by staying in constant communication with children and their teachers about their children's academic progress. Parents should make success in school a requirement for participation in any other activities.

Insist on Quality Schools

Teacher and school quality are tremendously important. A group of researchers recently discovered, for example, that students who learned more in kindergarten are more likely to go to college, less likely to become single parents, earn more, and are more likely to save for retirement.

Whether families are looking at public schools, including traditional "zoned" schools and charter schools, or tuition-charging independent schools, they often have choices. Below are several things to consider:

CURRICULUM AND TEACHING STYLE

What are students expected to learn and how will they be taught?

What skills should he or she master each quarter, each semester, each year?

How much will happen inside the classroom and how much outside of it through homework, field trips, and special projects?

TEACHER QUALITY

Within any given school, students may have a choice of teachers. Parents should talk to the school and other parents about which teachers are doing the best job.

SCHOOL LEADERSHIP

What is the principal's philosophy on the way the school should work? Does the principal inspire parents to work with the school so that children can succeed?

FAMILY AND COMMUNITY INVOLVEMENT

How open is the school to working with families, businesses, community groups, and residents in the community to bring in as many resources as possible?

RESOURCES

What resources does the school offer for students? In other words, what academic, social, and emotional supports are in place to ensure that students can maximize their education? Additionally, what extracurricular opportunities are available for students to enhance their social skills and physical health?

TEST RESULTS

Test scores are not the "be all, end all" statement of school quality, but they do provide critical insight into where exactly students are academically. Federal law requires states to publish information about how students at each school perform on standardized tests. These statistics are often available online. In some cases, schools that show consistent levels of low student achievement must report this to families and take big steps to turn around performance. Make test results part of the conversation about school quality.

Selecting Courses

By the time students enter high school, and in many cases before then, they'll be in the position to make decisions about the courses they take. The following are recommendations from the College Board, a leading higher education research organization and the group that administers the SAT college entrance exam, on what courses students in high school should take to prepare for the admissions process and college courses. Younger students should work backwards from this list. Families should think about what students can do before high school to prepare for these courses.

ENGLISH

At least one course per year. This can include literature, writing and composition, and speech.

MATH

Students should proceed through algebra, geometry, algebra II then trigonometry, calculus, and/or statistics.

SCIENCE

Two semesters each of biology, chemistry and/or physics, in addition to earth/space sciences, advanced biology, advanced chemistry or physics

SOCIAL STUDIES

Two semesters of U.S. history
 One semester of U.S. government
 One semester of economics
 One semester of world history or geography
 One additional semester of the above or any other areas

FOREIGN LANGUAGES

At least two years studying one language

THE ARTS

This can include music, dance, drama or visual art

COMPUTER APPLICATIONS

Any course that will teach at least basic computer skills

As students seek out these and other courses, they should take chances, be creative, and challenge themselves to study things they don't know about. By doing so, they may discover an entire field they never knew they were interested in or even existed.

By the time students reach middle school, and particularly in high school, many courses are offered at different levels of advancement. Some schools group courses according to whether they are “standard” or “college prep”. Students should attempt to take courses that challenge their abilities; doing so and succeeding will benefit them greatly during the admissions process. Many high schools offer Advanced Placement (AP) or International Baccalaureate (IB) courses. These classes are meant to mirror the structure and material of a college course. Moreover, success on end-of-year AP or IB exams can translate into college credit.

And, of course, learning doesn't only happen in the classroom. Colleges want more than just smart students. They want to recruit young people who will add to their campus environment. Participating in extracurricular activities that students love – anything from sports to music and debate – can also make them better candidates for college.

The Value of Studying Abroad

Though more popular in college, some high schools offer study abroad programs. These programs not only provide students with valuable life experiences, they are also a good way for students to demonstrate to college admissions' officers that they are well-rounded. Spending a few weeks or several months studying a foreign language in

another country can be a great way to learn about a different country and develop independence. Few experiences are better proof of students' ability to adapt to different situations, and they'll walk away with language skills they can use the rest of their lives. You'll find a link to information about one prominent study abroad program in the resources section of this guide.

Develop Good Study Habits

Some students are so bright that, before college, it didn't take much work outside of the classroom to retain the information they needed to get by. Others never had courses that were sufficiently challenging. Either way, many students find that the depth and pace of the material they cover in college is unlike anything they've seen before. Learning how to study properly is critical for success in college, so it is best to develop these habits early in life.

Below are some recommendations and tips to help students in just about any grade practice good study habits:

Set a realistic goal for how much time is needed for studying. Students should think about how much they need to get done and set aside the appropriate amount of time. This can help make study sessions more focused and efficient.

Find a relaxing place to study. Some people need only a neat, tidy space where they can be alone. Others want a place where they can sprawl and stretch out while they dig into what they're learning.

Eliminate distractions. From TV to friends, the Internet, and mobile phones, there are so many things that can break a person's concentration. Students should eliminate as many of these as possible, for as long as possible. For example, if the use of a computer is necessary; students should consider turning off the internet and any messaging services.

Pacing is important. Break larger tasks – like studying for a history test – into smaller goals, like memorizing a few key dates. Meeting each small goal will make learning more rewarding and build confidence.

Students should find out what kind of learner they are. Hearing, seeing, reading, writing, doing: there are many ways to learn and absorb information. For each of us, some ways may work better than others. Students should pay attention to the ways they absorb information and use that knowledge to their advantage. Technology does not have to be distracting; it can actually be very useful to studying. For example, auditory learners may be able to download podcasts or lectures online to supplement their study material. Even YouTube can be a great resource for students, particularly visual learners.

Good note-taking skills are critical for getting the most out of study time. Students may be tested on material months after learning it, and so it is important that they have good notes to return to when memory is not enough. When taking notes, students should focus on main ideas

Research on race and educational attainment show that students of color access and complete college at lower rates than their white peers. While approximately 41% of whites go to college, only 32% of African Americans and 26% of Latinos attend a college or university. Furthermore, of those who enter college, only 41% of African Americans and 47% of Latinos complete their degree within 6 years, compared to 60% of whites.

Three significant factors that impact college completion are:

1. Finances:

For many families, college is considered to be too expensive.

2. Academic Preparation:

Students of color are less likely to have had adequate primary and secondary education that prepares them fully for college.

3. Geography:

Research shows that, for African American students in particular, the area of the country where a student attends college impacts his or her likelihood of finishing.

The College Life Prep Guide addresses these, and many other factors of the college process, in order to close the gap in educational attainment and allow more students of color to realize the significant benefits of a college degree.

and examples; it is important not to get bogged down in detail, but also to capture material that helps reinforce the “big picture”. In addition to the quality of notes, the method of note-taking is important. Some students may prefer to take notes by hand, and others find that they can capture more information by using a computer. When reviewing notes, students should experiment with different methods to find out what works best for their individual needs, such as highlighting notes, rewriting or retyping them or even creating outlines.

Practice memorization techniques. Sometimes, it helps to relate lists of new items to something you already know. For example, lots of people have been able to remember which bodies make up our solar system just by reciting one sentence: My very excellent mother just sent us nine pies. $M = \text{Mercury}$, $V = \text{Venus}$, $E = \text{Earth}$, $M = \text{Mars}$, $J = \text{Jupiter}$, $S = \text{Saturn}$, $U = \text{Uranus}$, $N = \text{Neptune}$, $P = \text{Pluto}$. (Alas, Pluto is no longer considered a planet, but it was a great sentence nonetheless.) You can have fun coming up with tricks of your own to remember new things!

Think you know it? Explain it to someone else. Sometimes helping someone else understand what you just learned is the best way to make sure you really know it. Students should practice teaching other people, like parents and siblings, some of the things they’ve learned in school.

Take another shot. If a student does poorly on an assignment, it won’t hurt to ask a teacher if he or she can retake it. Sometimes, a teacher may even let the new score replace the old grade. Either way, the teacher will be impressed by the student’s dedication, and the young person will master more of the material.

Students shouldn’t be afraid to ask for help. Many teachers are available after school at least once per week, and if they’re not, they’ll make the time to help them learn the material.

Find friends who are academically motivated. Being surrounded by people who have good goals is a great way to stay focused and excited about learning.

Selecting a College

It’s ok to ask for help!

A lot of the information in the following section deals with the ins-and-outs of the college process. Tips on selecting a college, finding financial aid resources, advice on applications and personal statements, and how to start a savings account can all seem very overwhelming. That is why it is important to ask for help when necessary.

Many students struggle with asking for help, for many different reasons.

The college process is difficult to navigate; it is unlikely that anyone could make it through without asking one question or a hundred of them. Students of color oftentimes face specific struggles during the college process. One of the most valuable resources that a student can have is another person

who's been through the process before, whether it is a family member, friend, teacher or adviser. Asking someone for help will not only help to demystify the college process, it will make it much easier to do so again once in college. The ability to ask for help when necessary is a life skill that extends way beyond the college admissions process.

Being willing to seek and accept help when needed is an investment in self and a sign of emotional health. Successful people consult with others all the time for a variety of reasons: how to receive the most favorable terms on business deals; how to negotiate lower interest rates; and advice on which college or university would best meet their goals and needs. Consulting others and asking for assistance when needed helps students use all the resources at their disposal to give their college career the highest chance for success.

Remember, there is nothing to lose and no limit to what can be gained by asking questions. No question is too dumb; you can be sure that someone else has asked it. Whatever information is gained from asking for help can end up helping someone else, too, in the future.

Selecting a College

What type of college will provide the right fit? With a few thousand colleges and universities in the United States alone, there are a number of factors to consider.

There are many different ways to categorize institutions of higher education. Below are some of the most common categories.

PUBLIC VERSUS PRIVATE VERSUS FOR-PROFIT

Public universities are institutions that receive the bulk of their funding from the government. These schools typically charge legal residents of their respective states lower tuition rates than either non-residents or private institutions. Private colleges, on the other hand, receive the bulk of their funding from sources other than the government. These institutions typically have standard tuition rates that apply to all students, regardless of residency. In contrast to both public and private institutions, for-profit colleges and schools are managed as businesses. Like all public and private universities, some for-profit institutions do offer degrees. However, since not all do, it is important to pay attention to this when selecting a school.

SMALL VERSUS LARGE

Colleges can range in size from several hundred students to tens of thousands. Some people like the feeling of knowing or at least recognizing most of the people around them while others prefer the excitement that can come with being part of a university that's the size of an entire town. Each student should consider what's right for him or her.

TEACHING VERSUS RESEARCH

The classroom experience can vary greatly depending on the way a college or university evaluates its professors. Teaching colleges have an emphasis on a well-rounded curriculum; often at these schools, the quality of teaching

is what matters most. At research institutions, teaching may not be the most important thing that professors are expected to do. Instead, faculty may be expected to publish a certain number of papers or bring in grant funding. The advantage to a research focus is that students may be taught by people who are leading experts in their field. The downside is that they may not have very much access to those professors outside of class. There are benefits and drawbacks at each type of school. If a student enjoys interacting with teachers, a smaller college that emphasizes teaching may be right for him or her. On the other hand, if students know they'd like to perform their own research before finishing college, a research university may offer many more opportunities to do so.

URBAN VERSUS RURAL OR SUB/SEMI URBAN

Many students believe they'll want to get as far away from home as possible when they go off to college, and while some are right, many find out within just a few months that being away from the people they know and love is very hard. Students should think about how often they might want to come home and take into account the cost of travel. In addition, students should consider whether a rural, suburban, or urban environment is right for them, and supports their needs, interests, and development.

In addition to these broad categories, there are many additional factors that should be considered when making a decision about where to attend school:

DIVERSITY

College can be a wonderful opportunity to meet people from all over the world, and some campuses offer more opportunities to do so than others.

EXTRACURRICULAR ACTIVITIES

While some parents might disagree, the truth is that students can't study every single hour of the day. While extracurricular activities are oftentimes viewed as secondary to academics when choosing among schools, these opportunities frequently prove to be some of the most rewarding aspects of the college experience. Many colleges have amazing facilities to help students unwind and have fun all by themselves or as part of a formal group. Students should think about what they'd like to do in their spare time and find out if the colleges they're interested in can make it easy for them to do that. Additionally, some extracurricular activities carry with them scholarship opportunities, such as athletics or band. Students should research all of the opportunities available to them. In addition to being fun, extracurricular activities provide students with some of the best resume builders and networking opportunities.

COST

For many people, this is the primary concern when looking at schools. While the sticker shock of the tuition rate may prove frightening at first, attending a quality college or university is such a worthwhile investment that cost should not always be the main consideration. As we mentioned

earlier, students have to think about not only what the price tag is now but how a degree can impact their health and earnings throughout the rest of their lives. That said, colleges can differ tremendously in cost- from a few thousand dollars per year to \$50,000 and more. Public colleges in the state in which a student lives are often far less expensive. In fact, they have different prices for residents versus non-residents, since revenue from state taxes provides much of the funding for the university. Finally, it is important to remember that it is not always the stated cost of tuition, but rather the availability of financial aid packages, which will determine the final cost of attending a college. We will delve into more of this later.

ALUMNI

One good indication of whether or not a particular college or university can help students get to where they want to go in life, and in their career, is the success of the people who have previously attended that school. Where are they now, and what do they have to say about the school? A good question to ask a college admissions officer is how often and how quickly their graduates find work in their chosen field. Many schools also have alumni networks that can serve as resources during the selection and admissions process and upon graduation.

Finally, students can learn a great deal about a school online and in guide books, but nothing beats actually seeing a campus. Students should develop a list of schools they'll apply to and visit as many of them as they can. Admissions officers and financial aid officers are glad to speak to prospective students, but it is important to call ahead and find out if an appointment is necessary.

Applying to College

Each year, colleges and universities in the United States receive more than two million applications from high school seniors. Many schools consider a few key things.

High school transcripts

Entrance exam scores

The college essay

Extracurricular activities

Let's briefly examine each of these components one at a time:

High School Transcripts

High school transcripts – the documents that record the grades from all classes that students take during their time in high school – can be requested from guidance counselors and sent to colleges. In reviewing a student's transcript, colleges tend to look for at least two things: grade point average and the level of difficulty of a student's courses. It is important, then, to maintain good grades throughout all four years of high school and to take as many advanced classes as possible.

However, students who did not perform perfectly during high school or who did not take a host of advanced courses are not doomed to rejection letters. Students who had some trouble during the beginning of their high school careers should work to improve their grades. Admissions counselors will consider marked improvements in grades when evaluating high school transcripts. It is also important that students be able to manage their course load. Taking on too many advanced courses can be detrimental if it is too difficult to keep up with the work and be successful.

Entrance Exam Scores

Though a small but growing number of colleges do not require students to submit scores from an entrance exam, most do. Most schools require students to have taken either the SAT or the ACT.

See the chart below for some of the differences between the two tests. Both tests are considered “standardized”, which means that the content, format and scoring of the test does not vary greatly from year to year. Both tests

COLLEGE ENTRANCE EXAMS COMPARED	SAT	ACT
Length	3 hours, 45 minutes	~ 4 hours
Test Sections	Critical Reading, Writing, Mathematics	English, Math, Reading, Science
Score Range	600 to 2,400	1 to 36
Average Score	1,500	21
Price	\$47	\$33

The ACT offers an optional writing section at an additional cost. The writing section will add to the total test length.

are offered several times per year for a fee at tens of thousands of locations throughout the country, often at a nearby high school.

Many people cringe when they hear the term “standardized test,” but it is important to remember that standardization or consistency in the test can also be a great benefit. Sometimes, after several years, the people who design the tests may change it in slight ways in response to feedback from colleges or students. But apart from these relatively small changes, to ensure that one administration of the test is comparable to another, the test designers often don’t change very much. For this reason, studying the test format and recent versions of the test can be a tremendous help in improving your score. Students can do this on their own by purchasing official practice test materials or with a test preparation company. If they decide to work with a test prep company, watch out for questionable claims. There is no substitute for hard work. Whether college-bound students pay \$20 for a book that will help them study on their own, or a few hundred dollars for a class, they will want to walk away with at least three things: an understanding of the format of the test, including how points are awarded and deducted; actual test material, not just questions someone developed to look like the questions given on the test; and practice from taking old versions of the test under conditions that are as close as possible to what you’ll see on test day.

The College Essay

As part of the application process, most colleges require students to write a few hundred words in response to a prompt such as “What work of art, music, science, mathematics, or literature has influenced your thinking, and in what way?” or “Tell us about a situation where you have not been successful and what you have learned from the experience.”

The college essay does several things at once. With it, colleges can get some sense of how clearly students can express themselves, as well as their mastery of grammar and writing style. This is also a college’s opportunity to look beyond grades and test scores to get some sense of a student’s personality.

The college essay, then, is a tremendous opportunity to let colleges know who students are and what they’re capable of. If students are years away from writing the essay, they have the advantage of time. They should consider what they’d like to be able to tell colleges about themselves three, six, or even ten years from now; that is, whenever it is that they’ll apply – and go make it happen.

If students will be writing the essay over the next few months to a year, this is still a wonderful opportunity. The other parts of the application do the talking for them, but with the college essay, students get to grab the microphone and tell their own story. Here are a few things students should think about.

1. Tell the truth and nothing but the truth. Honesty and integrity are important to colleges. When you submit your essay, you may be asked to sign a statement indicating that it is your work. Write the essay yourself and make sure you can stand behind every word.

2. Think of the essay as a story. Everyone loves a good story, especially when it is true. And no one knows your life story better than you do. Give your essay a beginning, middle, and an end. Put yourself in the readers’ shoes, and walk them through the events in your life in a way that’s both entertaining and informative.

3. Typos and grammatical errors are evil. They’re so very easy to make, but one small mistake can have a hugely negative impact on what schools think about you. Use the spelling and grammar check function on the computer then read over your work carefully. Computers don’t catch everything. And if you’re the least bit uncertain about how to use a certain word or how to construct a certain sentence, grab a book on grammar or find a good website that will give you tips.

4. Spelling and grammar are the nuts and bolts of good writing, but there’s more to a good essay than dotting every “i” and crossing every “t.” The personal statement should flow smoothly from beginning to end. A great trick to see if your essay is doing just that is to read it aloud. If you find yourself stumbling over a word or having to back up to make sense of something, that may be a sign that there’s a better, simpler or more elegant way of expressing the same thought.

5. Use concrete examples. One thing that many people who want to write for a living are told is, “Show. Don’t tell.” It is one thing to simply say that something is true, but it is much better to use at least one example to illustrate how true that thing is. You want your essay to have a good balance of big, general points and specific evidence.

6. What’s the take-away? Whatever we’re doing, people like to feel that their time has been well spent. What do you want your reader to walk away with? By the time you finish telling this true story about your life, you want the college admissions staff to think two things: this school is definitely right for this applicant and this is a student who will add a lot to campus life. The conclusion of your essay is where you can drive these points home.

7. Have someone else read it. You should not get anyone else’s help in writing the essay, but there’s nothing wrong with letting someone else read what you’ve written and tell you how it sounds. If they tell you that something is unclear, think about how you can do a better job of explaining those points.

Extracurricular Activities

Performing well in the classroom is a good start, but colleges like to see students who are also well-rounded, have interests and passions that will add something unique to their college community, and are able to work well with and

While college can be stressful and challenging, successfully completing a degree has a lot to do with how familiar students are with the demands of college and their ability to maintain a stable financial situation. The good news is that there are lots of people and organizations that are willing to help.

This guide will help you – whether you are a student or an adult encouraging a college-bound student – take control of your college experience.

When young people make higher education a priority and leverage the support of caring adults, the benefits can be seen in the lives of individuals, families, communities, and in the country as a whole.

We hope that you will share Associated Black Charities' College Life Prep Guide, or some piece of what you've learned from it, with someone else.

even lead other people to achieve common goals. Extracurricular activities are a great way to develop these skills and interests. For example, playing a musical instrument can be a great way to learn discipline, competing in athletics can show determination and teamwork, and debate tournaments can be a great way to sharpen critical thinking skills. Showing increased levels of involvement or responsibility in a particular activity year after year shows leadership. With extracurricular activities, students can send positive messages to colleges simply by pursuing some of the things they love.

Financial Preparation

Preparing for the academic challenge of college is hugely important, but higher education is also a financial investment, so figuring out the best way to pay for that investment is important. As with everything, the earlier students and families prepare the better. But whether a student is looking at college years or months from now, much of the following will be useful.

Saving for college

Some families may think that they simply cannot afford to save for college, but every dollar helps; money that is put away for college can go toward tuition bills, meal plans and textbooks or even living expenses. There are a number of ways students and families can begin saving for a college education. When saving money over a number of years, compounded interest can be your best friend. Let's use a simple example. Suppose for a moment that you have \$100 that you'd like to grow over a number of years so that you can later have money, for example, to buy books for school or use as part of a payment for a computer. You have a number of options for investing your money, but through a little research, you find out that one bank has a savings account that will give you five percent of whatever amount of money you leave in the account for an entire year. That means that, after one year, your \$100 will earn you \$5, and your account balance, even if you don't add a dime to it, will be \$105. Now, you could take that \$5 you earned and spend it, but that would defeat the purpose of saving the money for your future goal. If instead you leave that \$105 alone, then at the end of another year, the bank will add five percent of your \$105, \$5.25, so that your total after two years will be \$110.25.

That's called "compounding": allowing the interest you've earned to build on your initial investment year after year so that you earn even more interest. Do that for eight years, and you'll earn nearly half (\$47.75) of what you originally invested. After fourteen years, you'll earn an amount almost equal to your original \$100 (\$98). And that's with a relatively low interest rate of five percent. The more interest you earn each year, the quicker you can multiply your initial investment.

Moreover, a small amount each pay check can add up to a few hundred dollars each year, which can double and

triple if invested wisely and for a long enough period of time. Adults should ask their employer if there are special savings plans available for employees. Find out what's available at banks in your area, and talk to a professional financial advisor.

There are many options available, from stocks to bonds to savings accounts. One financial instrument that was specifically designed to help families save for college is called a 529 Plan or qualified tuition plan. There are two types of 529 Plans: prepaid tuition plans that, essentially, guarantee today the price you'll pay for tuition at specific colleges or universities years from now; and college savings plans, which do not lock tuition at a certain price but allow you to spend the money you save on a wider range of college costs. As long as you spend the money earned on the types of college expenses laid out in the plan, you do not have to pay federal tax on plan earnings. Some plans are exempt from state taxes also. To find out more about 529 Plan options in Maryland, go to www.collegesavingsmd.org.

Financial Aid

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

While college can be expensive, few end up paying the full cost. Each year, families access billions of dollars in financial aid – grants; financial awards that you don't have to pay back; loans; and other help – that make attending college more affordable.

The process for determining how much financial aid a student is eligible to receive starts by completing the Free Application for Federal Student Aid or FAFSA. By filling out information about family income, assets, and other household information, the U.S. government, which provides a number of grants for students, can determine a student's Expected Family Contribution (EFC), the amount it thinks a family could reasonably be expected to pay. Schools also use EFC in determining how much they can offer applicants in grants and loans. The U.S. Department of Education walks families step by step through filling out the FAFSA at www.fafsa.ed.gov. You may also find primary and elementary school systems and community organizations providing help in completing the FAFSA during the winter and early spring of each year.

After receiving information from a student's FAFSA, the colleges to which students are accepted will often provide a financial aid package that includes a mix of money they'll expect them to pay directly with the remainder covered by grants, work study, and loans.

FAFSA begins accepting applications in January, and it is imperative that students submit their information as early as possible. The Federal Government allocates a finite amount of financial aid every fiscal year, so students should investigate and be clear about deadlines. Submission of the FAFSA is usually a prerequisite for students to access financial aid opportunities at their respective colleges, as

well as other financial aid opportunities such as scholarships, grants and loan programs.

GRANTS

The U.S. Department of Education administers federal Pell Grants, a \$19 billion program which funds low-income students at approximately 5400 colleges and universities each year.

You may also be eligible for certain forms of free aid provided by the state government in the state in which you live. In Maryland, The Maryland Higher Education Commission (www.mhec.maryland.gov/) administers a number of programs.

WORK-STUDY

Work study programs help students find jobs, often on or near campus, with the expectation that they can use some of their earnings from that job to pay for school expenses. Because colleges recognize that working too many hours can be detrimental to a student's academic performance, work study packages often come with restrictions on how many hours the student may work per week.

Work study programs are not only beneficial financially. Studies have shown that students who take on a part-time job while in college develop better time and money management skills. These jobs can also build resumes and professional skills.

LOANS

Many students will need to take out some sort of loan to pay for college, but there are a lot of misperceptions about student loans. It is important to understand how student loans work. This will help you avoid taking on too many of them and loading up unnecessary debt, or letting a fear of debt deter you from investing in an education that will pay dividends in the long run. You should be persistent in speaking with college counselors, financial aid officers and even financial advisers to find out your options when it comes to student loans.

Loans can come from any number of sources, but federal loans are typically the safest place to start. For those who qualify, federal loan programs offer some of the lowest interest rates. In some cases, the federal government will even cover the interest on the loans while students are in school. The Project on Student Debt (www.projectonstudentdebt.org) is a great resource for anyone interested in different federal loan programs and good questions to ask before signing up for loans from private companies.

SCHOLARSHIPS

Scholarships are another potential source of funding for higher education. In simple terms, scholarships are money offered at no cost to cover tuition and/or other fees associated with higher education. Scholarship donors are governments, non-profit organizations, businesses or individuals, and they typically establish one or more criteria for who will be eligible to apply for the funding.

These criteria could be based on factors such as racial and ethnic histories, sex, age, income, academic achievement, residency, participation in extracurricular activities, or a combination of factors. It is important for students to keep in mind that most scholarships require separate, tailored applications than just the FAFSA or other standard financial aid applications.

Oftentimes the scholarship application process is quite similar to the college application process. Both tend to involve deadlines and paperwork. It can be worth investing time and energy into finding scholarships for which college-bound youth are eligible.

A few good online resources are fastweb.com, collegeboard.com, and scholarships.com.

Emotional Preparation

Going away to college can be one of the biggest steps a young person takes towards adulthood, and like any big change, it is not always easy. Below are a few tips to ensure that students and families are emotionally prepared to deal with the many changes the start of college can bring.

Talk to people who have been to college.

Even if no one in a student's immediate family has been to college, chances are that an adult they know through school – like a teacher, principal or guidance counselor – has. Students should talk to them about what their college experience was like. What challenges did they face, and what did they do to get through them?

Take advantage of opportunities to spend time on college campuses.

Many schools have pre-college programs that offer high school students an opportunity to get a taste of life on campus for a few days or a few weeks. Many colleges will also host events that students who have been admitted but are still finishing their last year of high school can attend. This may include campus tours, the opportunity to sit in on classes, and sleeping overnight on campus for orientation weekends.

Students should think about how they'll deal with the following:

Do they plan on commuting to and from campus? This could save a good deal of money compared to living on campus, but the travel can be tiresome and it might be harder to feel like they're part of campus life.

Will college put distance between the student and friends, a boyfriend, or a girlfriend? Students should give themselves time to settle into school before they make promises about how often they'll see their friends and significant others and think creatively about how they can stay in touch (e.g. email, cell phone, and video chat). As they begin to settle into a new environment, they shouldn't be surprised, if they meet other people with whom they'd also like to spend some time.

Is a faith community an important part of a student's life?

If so, it might be worth doing a bit of research to see if there are communities with which they can practice their faith on campus or nearby.

Remember that homesickness is absolutely normal.

We'll discuss this more in Section II.

Like marriage, the first full-time job, and buying that first home, entering college is a big personal milestone and a cause for celebration. Such a big change comes with its share of adventures as well as a few challenges. Below are tips on how students can make their transition into college life as smooth as possible.

Academic Success

One of the first things many students are struck by when they enter college is how much freedom they have – freedom to pick a major, to choose courses, to stay up late, sleep in, or even miss class.

For example, each year, the Higher Education Research Institute interviews thousands of graduating college students for the College Senior Survey. In the 2009 survey, 38 percent of seniors reported that they'd fallen asleep in class at least occasionally and 16 percent said they'd failed at least one class during their time in college.

All of this new freedom means that success in college may require a level of self-discipline that students have never had to exercise. The survey indicates a number of things that successful college seniors did on their way to graduation. For example, 95 percent of students indicated that they studied with other students and the vast majority, 97 percent, made use of the library. For some, studying and homework took up a significant amount of time, as one-fourth of respondents reported that they spent 16 hours or more each week on these activities.

In addition to friends and a student's own effort, there will be a number of resources available for anyone having trouble with a class. Most instructors have office hours, during which they welcome students to come and discuss course material, and students will often be able to find a free tutor. They may also be assigned an academic advisor, who will help them select the courses they'll need to graduate and generally serve as a resource whenever they encounter problems.

Financial Stability

College is less like one big expense and more like a way of life that comes with many different costs over several years. The price of tuition, room and board tells only part of the story. There are also books, computers, and other electronic equipment, and transportation, the cost of which can vary greatly depending on how far college is from home.

According to the College Board, during the 2009-2010 school year, the average college student spent more than \$4,000 on books and supplies, transportation, and other expenses.

Students should keep this in mind as they enter college and think ahead to how they'll pay for it. If they have to work

during the school year, they may want to look for jobs that will allow them to study, such as a part-time position in the library. They may also be able to use paid summer jobs or internships to make money and save for some of their school year expenses.

If students haven't had to do so already, college could be a good place to learn financial literacy skills such as how to open and manage a checking and/or savings account and how to live within a budget. Students should think about what their weekly and monthly expenses are, leave themselves a little play money on top of that amount, if possible, and try not to go over that limit. Whatever they do, they should avoid unnecessary debt. College is where many people sign up for their first credit card, and if students are not careful and responsible about how they use credit, they could be paying for those t-shirts, video games, and tacos for a very long time.

Emotional Health

As we mentioned earlier, adjusting to a new environment can be difficult. When things are tough, it is natural for students to think they're the only one having a hard time, but research shows that's rarely the case. According to the College Senior Survey, 54 percent of students feel lonely or homesick at least occasionally, and some feel that way frequently. Perhaps even more surprisingly, when asked if they ever felt overwhelmed by all they had to do, only 8 percent said no. That means that, if you had 10 college students in a room, nine would have felt an intense level of stress at some point.

Students are never alone, and there are a number of resources they can use to stay healthy, happy, and smart.

One of the most important determinates of a student's happiness while in college is the quality of their interpersonal relationships and social networks. Finding a group of students who like some of the things they like can lead to an instant social circle. Most schools have dozens of clubs that students can join to do everything from playing sports to dancing and exploring the outdoors. No one can study all the time. Balancing work with fun can make college much more enjoyable and productive.

If things ever get especially tough, students may want to talk to someone who's trained to counsel people. Almost every school has free counseling services and no one should be afraid to use them.

As students dig deeper and deeper into their chosen field of study, they should keep an eye out for people who have already achieved some of the things they'd like to do. Mentors can be great resources and help them keep things in perspective.

After they've experienced a few semesters of college, students may notice that there are specific events or weeks that are more difficult than others. For example, it is only natural that they might feel a bit more stressed during final

exam period than during the first week of class. If they can begin to recognize those situations that they find especially difficult, they'll be better able to deal with them.

Lastly, students should keep in mind the fact that college is a safe place to learn more about themselves, what they do well, and what they still need to work on. They should take advantage of these opportunities for personal development. Signing up for a class or two that they think might be too hard, talking to someone who looks nothing like them – with so many peers and supportive adults around, college is the perfect place to take a healthy, calculated risk.

SECTION THREE SUCCESSFULLY COMPLETING COLLEGE

In our discussions of preparing for and entering higher education, we walked one by one through academic, financial, and emotional factors that can affect success. Our coverage of many of the academic factors has been pretty extensive. Securing a quality college preparatory education in grades K through 12 with a wide range of challenging courses will improve a student's chances of managing and enjoying college-level material tremendously. And if they have trouble along the way, students should seek help from professors, tutors, and academic advisors. But one study by Public Agenda, a nonprofit research group, shows that for many students of color, after being accepted to college, some of the largest barriers to finishing were financial.

According to the study, a number of students leave college because the stress of managing work – sometimes full-time work – and school becomes too difficult. And many students are facing the financial challenge of school alone.

Students of color who did not finish college also indicated that they did not have enough information on how to choose a college before enrolling in school, and there was evidence to indicate that those who left college early may not have fully understood the benefits of a higher education.

In other words, while college can be stressful and challenging, successfully completing a degree has a lot to do with how familiar students are with the demands of college and their ability to maintain a stable financial situation. The good news is that there are lots of people and organizations that are willing to help. Indeed, this free guide, the organizations mentioned within it, and the resources that went into preparing it, present one example of groups that want to see lots of students succeed.

When young people make higher education a priority and leverage the support of caring adults, the benefits can be seen in the lives of individuals, families, communities, and in the country as a whole. The fact that you are reading this guide means that you are a student taking control of your future or an adult who wants to support a young person in doing just that. Thank you. *We hope you've gained something from Associated Black Charities' College Life Prep Guide and that you will share it or some piece of what you've learned with someone else.*

Resources

Baltimore Scholars Program (Johns Hopkins University)

Provides full-tuition scholarships for Baltimore City Public Schools students admitted to the university. Contact the Johns Hopkins University Office of Undergraduate Admissions for more information, including other program prerequisites.
www.jhu.edu/admis/index.html

Big Brothers Big Sisters and the Maryland Mentoring Partnership

Offers mentors for boys ages eight to 12 and girls ages seven to 15.
www.biglittle.org

Center for Student Opportunity College Center

Provides information on resources for first-generation college-bound students.
www.csocollegecenter.org

Central Scholarship Bureau

Helps students in Maryland realize their academic and professional goals with interest-free loans and grants to attend accredited institutions within the United States.
www.centalsb.org

The College Bound Foundation

Provides guidance and financial support for Baltimore City students navigating the college admissions process.
www.collegeboundfoundation.org

The College Savings Plans of Maryland

Offers financial tools to help families save for college expenses.
www.collegesavingsmd.org

The Maryland Higher Education Commission

Your link to several college grants and scholarships administered by the state of Maryland.
www.mhec.maryland.gov

Number2.com

High quality, free test prep for SAT and ACT
www.number2.com

Project on Student Debt

Quality information for families who need to borrow money to finance a college education.
projectonstudentdebt.org

Scholarship Search Engines

Fastweb.com
Collegeboard.com
Scholarships.com

U.S. News and World Report

Select the Education tab for descriptions and rankings on colleges and universities around the country.
www.usnews.com

Youth for Understanding USA

One of many organizations giving young people access to enriching experiences in foreign countries.
www.yfu-usa.org

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With Appreciation and Thanks

We thank *The Bill and Melinda Gates Foundation* for their support of this project

We extend a special thank you to the *Annie E. Casey Foundation* for their continued support

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