

¡GRADÚATE! 2.0



A COLLEGE

PLANNING GUIDE TO SUCCESS



¡Gradúate! 2.0:

A College Planning Guide to Success



October 2016

White House Initiative on Educational Excellence for Hispanics

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Introduction

Welcome to the second installment of the ¡Gradúate! Series!

The White House Initiative on Educational Excellence for Hispanics (Initiative) is proud to provide students, families and educators with the follow-up to “[¡Gradúate!: A Financial Aid Guide to Success](#),” published in May 2014.

¡Gradúate! A College Planning Guide to Success provides the Hispanic¹ community with information and resources to help students navigate the process of pursuing higher education at traditional colleges² and universities, including how to apply and how to successfully enroll in a college or university. The guide is organized to outline the steps that students should take throughout high school leading up to their first college class.

A college education is one of the largest investments an individual or family will make in his/her lifetime, and, as such, it is important to have the resources and information necessary to make the best decisions. Latinos are graduating high school and enrolling in college at increasing rates, and, as of 2012, Latinos are the largest minority group in our nation’s colleges and universities.¹ Yet, only 23 percent of Latino adults age 25 and older have an associate degree or higher, and only 12 percent have an advanced degree, such as a master’s or Ph.D.ⁱⁱ There is a growing need to support more Latino students in completing high school and pursuing postsecondary education.

President Obama and First Lady Michelle Obama have focused the attention of our nation, through the efforts of the U.S. Department of Education (Department), to make historic investments in education from cradle to career to ensure that students are enrolling in and graduating from institutions of higher education. In that spirit, this guide is intended to serve as a roadmap to help the next generation of college graduates achieve their dreams.



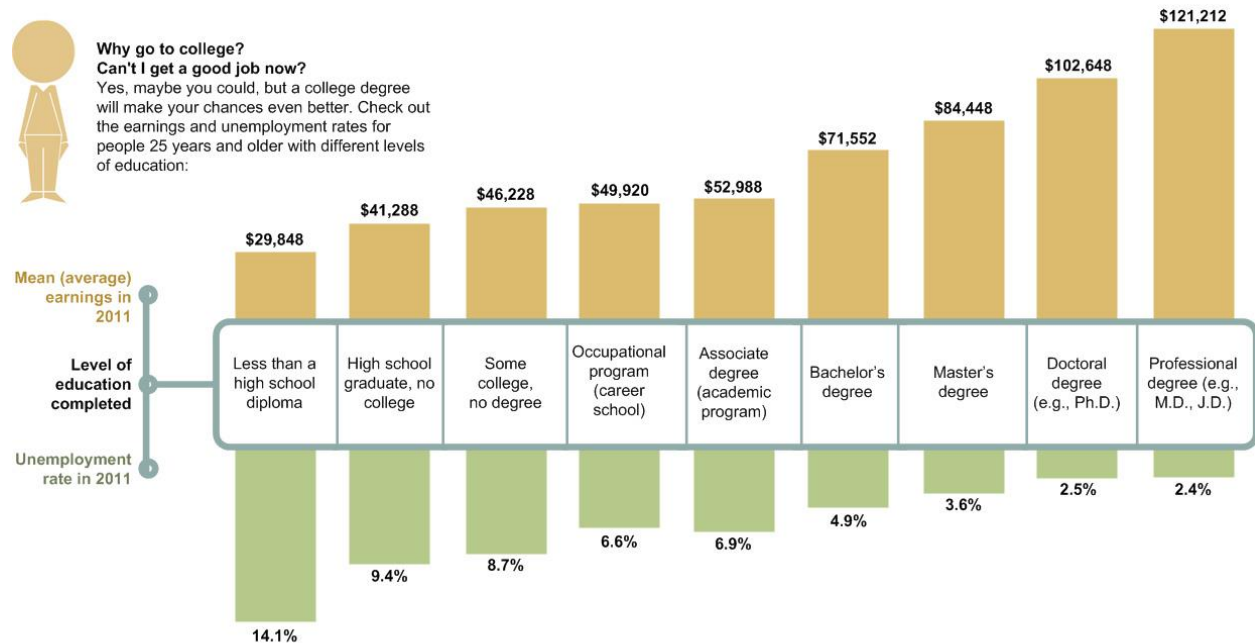
The Initiative thanks the dedicated Initiative interns who have led the development of this guide. Their recent experiences pursuing their college education have provided a wealth of information and resources.

¹ The terms Hispanic and Latino are used interchangeably in this guide, while recognizing their distinctive demographic and cultural meanings.

² The terms college and university are used interchangeably throughout the guide, however both terms are meant to denote postsecondary institutions of higher education.

Pursuing Higher Education: Why It Matters

In today's diverse economy, it is increasingly important to go to college. College is an investment in oneself. College enrollment and completion yields significant economic, social, and health benefits for students who take advantage of this opportunity. The chart belowⁱⁱⁱ demonstrates the likely economic benefits of getting a college degree.



Source: Bureau of Labor Statistics, Current Population Survey, unpublished tables, 2012.

In many cases, a person pursues a postsecondary education to reap economic benefits. Having a college degree in an ever-changing job market is valuable because individuals acquire certain skills and capabilities, putting them at an advantage over others in the same labor market. One benefit of having a college degree is the positive impact it has on an individual's wages and earnings, with college graduates tending to earn more over a lifetime than those with only a high school diploma or an equivalent, such as a GED. According to the Bureau of Labor Statistics, the average college graduate with a bachelor's degree earns \$71,552 per year, compared with an average \$41,288 per year for an individual with only a high school degree. Additionally, college graduates tend to experience lower unemployment rates than those without a college degree. However, it's not only college degrees that yield higher earnings; certain occupationally oriented certificate programs also have a positive impact.

Pursuing postsecondary education can also provide positive health and social benefits. For example, college graduates tend to have overall better self-ratings of health, and college graduates are more likely to lead healthier lifestyles.^{iv}

Going to college sets an example for siblings, children, and the greater community. Higher education leads to increased civic engagement, meaning individuals are more likely to be involved in their communities through activities such as volunteering or voting.^v

Beginning in High School

Graduating from college is important and comes with many benefits throughout an individual’s lifetime, but knowing where to start can feel overwhelming. This section provides key resources and information students may find helpful in the early stages of the college process.

More than just A, B, C, it’s GPA

A student’s college application will have several components, including a high school transcript or transcripts from any schools where the student has taken courses. Transcripts contain important information about a student’s academic record and will include a Grade Point Average (GPA). Although the use of a GPA system in the United States is not uniform or universal, a GPA is one of the items many colleges and universities use when making admissions decisions. Students should work to establish a strong GPA far before they are ready to apply for college – during 9th and 10th grades – because a strong initial GPA tends to provide a more solid base later in high school. Talk to your guidance counselor to learn about how you can earn a strong GPA.

Watch Out for Diploma Mills

Diploma Mills are entities that offer degrees but don’t have the **accreditation** to do so. These “schools” award worthless degrees.

Colleges look at the performance of a student over the time he/she is in high school. Students who lack a strong initial GPA but show improvement over the course of high school shouldn’t be discouraged from applying to college because colleges will see the hard work and effort put in by the student throughout the years. College-bound students can also attach a letter to their application explaining their academic record, detailing transformative experiences or personal growth and development.

Finding College Prep Courses

If a high school doesn’t offer AP, IB, dual enrollment or community college courses, talking to counselors for more information on where to take these courses may be an option.

In addition to being important for college applications, graduating with a high GPA may also lead to increased chances for scholarships. Colleges often award accepted students **merit-based** scholarships, which are typically based on GPA or a combination of GPA and college admissions testing scores.

College Prep Courses

High school students can earn college credit while in high school in a variety of ways, depending on the availability at their high school and its proximity to colleges. These options

include **Advanced Placement (AP)**, **International Baccalaureate (IB)**, **dual or concurrent enrollment**, and **community college courses**. Most of these courses will be challenging to add on top of a regular student schedule; however, many colleges and universities like to see potential students challenging themselves academically, even if it means the student isn't receiving an A.

By earning college credits in high school, students may also be able to save money and reduce the amount of time it takes them to graduate from college. Depending on an individual's test scores and the college's policies, a student may enter college with 30 college hours earned, reducing his/her time spent in college by one year or more!

<p style="text-align: center;">IB Programs/IB Diploma</p> <p>International Baccalaureate programs can be found at a number of high schools around the U.S. A student enrolled in an IB course must take the IB exam at the conclusion of the course. IB test scores are accepted around the world, and the test score determines how many credit hours a college or university grants the student for that course. Students may also graduate with an IB diploma and are typically granted enough college credit to cover basic courses required in college.</p>	<p style="text-align: center;">AP Courses/AP Exams</p> <p>Advanced Placement exams allow students to earn credit that is transferrable to colleges and universities. College credit is awarded based on the score received on the AP exam. Unlike an IB program, a student may enroll in an AP course but may not have to take the AP exam at the end of the year. Additionally, a student may be eligible to take an AP exam without being enrolled in an AP class.</p>
<p style="text-align: center;">Dual/Concurrent Enrollment</p> <p>Concurrent and dual enrollment courses allow students to take college-level courses while in high school. These courses differ by school and are not available at all schools. These courses do not require students to take classes after normal school hours; rather, students take the college course as part of their regular school day. The course is run like a college course, and a student is given a grade based on his/her performance in the class. The college that offered the courses provides college credit for them and, in many cases the credit is transferrable to other colleges and universities.</p>	<p style="text-align: center;">Community College Courses</p> <p>If an individual is no longer in high school, or is attending a high school with limited AP or dual enrollment courses, enrolling at a local community college may be an option to consider. Community college courses may present an affordable option and allow students to earn credits that are often transferrable to a four-year institution.</p>

Involvement in High School and the Community

Colleges tend to look for students who will excel in academics at their institutions and who will contribute to the broader community, both while enrolled as a student and after college. Typically, schools look for students who have done well academically, displayed leadership skills, had a positive impact on their schools or community, and/or have been involved in extracurricular activities. Students are encouraged to find organizations, clubs, sports, or volunteer opportunities that interest them rather than activities they *think* will look good on a college application. Even for students required to complete community service hours as a graduation requirement, this presents an opportunity to assume leadership positions, form deeper relationships, and forge meaningful experiences.

For individuals involved in extracurricular activities, it may be wise to think of involvement in terms of quality versus quantity; this may mean a deeper level of involvement, including leading an event, assuming the position of a club or organization officer, or holding a leadership position within the organization. Colleges and universities may place more value and weight on a student’s level of commitment and dedication to an organization or group rather than on a long list of partial or minimal involvement with multiple organizations.

Seeking Additional Resources and Support

The Department provides funding and **grants** that support various college prep programs throughout the United States. These programs are intended to provide students with information, resources and support when it comes to higher education access and enrollment. Programs offered by the Department include the [Federal TRIO Programs \(TRIO\)](#), including [Upward Bound](#) and [Talent Search](#), and the [GEAR UP Program](#). Check with your guidance counselor to see if these programs are offered within your school.

College Search Process

Pursuing higher education should be an ongoing conversation, and once a student feels ready to take the next step in the process, it becomes time to research different types of colleges and universities and begin building a list of institutions to apply to.

Types of Higher Education Institutions

Public or State Colleges and Universities (Four-year Institutions)	Public universities are largely funded by state governments and tend to have less expensive in-state tuition rates than private institutions. Students should note that public schools have different tuition based on whether the student lives in or out of the state where the school is located.
Private Colleges and Universities (Non-Profit)	These types of schools tend to have higher tuition; however, they may offer more competitive scholarships and/or financial support for students, both need-based and merit-based. It is important for prospective students to look at the net price, the amount a student pays after subtracting scholarships and grants (this is discussed in more detail later in this guide). These schools tend to be smaller in size than large public four-year institutions and may offer smaller class sizes or student-to-teacher ratios.
Community Colleges (Public Two-Year Institutions)	Community colleges are an affordable option that provides the primary route for many students pursuing a higher education. Community colleges tend to offer associate degrees and certificates in certain occupational fields. The length of study typically runs from one to two years, depending on the number of courses a student takes per semester or the length of the program. Many students completing an associate degree transfer their credits to a public or private four-year institution to complete a bachelor’s degree, saving them money in the long run.
For-Profit Colleges	These institutions are also referred to as career colleges or proprietary institutions. Students can typically earn certificates in less than one year in fields such as health, information technology, or cosmetology. ^{vi} For-profit colleges may also offer degrees with longer program lengths, ranging up to graduate degrees. Students attending these schools tend to leave with larger

	<p>amounts of school debt.</p> <p>Students should carefully research information about a particular for-profit school—such as median student loan debt, graduation rate, individual program-level earnings, and job placement outcomes—if exploring this option.^{vii}</p>
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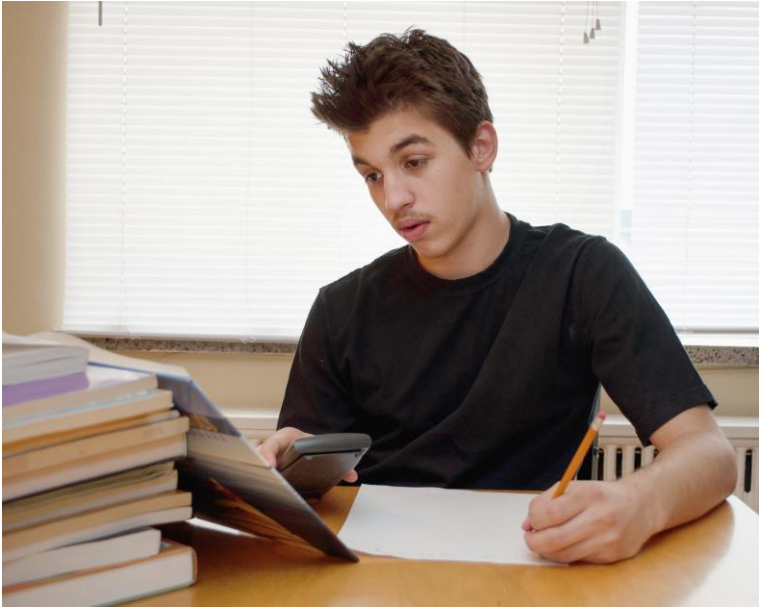
Prospective Transfer Students

Individuals interested in enrolling in a community college and later transferring to a four-year institution should work with their counselors to select courses and keep track of credit hours earned to ensure they are not wasting time or money on credits they do not need. Students looking to use community college as a pathway to four-year institutions are advised to ask about the transfer success rate for the community college to ensure it has the resources and support to help make the transition to a four-year institution.

Students considering attending a community college and later transferring should also ask their chosen community college whether it has an **articulation agreement** with any four-year institutions. Articulation agreements allow community colleges and four-year colleges to agree upon items such as courses and grades that will fully transfer between institutions. Some agreements between community colleges and four-year institutions may also allow for graduates of the community colleges to receive preferential admission to the four-year school.

College Majors

In general, when choosing a college based on academic major, students should select a campus that best fits their career goals and interests. It is not always necessary to declare a major as soon as an individual starts school. Students may choose to be undecided or undeclared until they take a few courses at their institutions of higher education. However, when narrowing down colleges in the application process, individuals should look for institutions that offer fields of study in which they may be interested.



Researching Prospective Institutions

The process of researching colleges can be overwhelming, particularly since there are thousands of colleges and universities in the United States.^{viii} Seek the help of a high school college or guidance counselor. A helpful tool is the Department’s [College Scorecard](#), which simplifies the process of looking through thousands of different college and university websites. This online resource includes information such as size, financial aid availability and student debt, graduates’ earnings after school, academic program offerings, the range of SAT and ACT test scores for students who are typically admitted, and other helpful information.

The [College Navigator](#) is another planning tool to help students and their families make more educated decisions about college, providing even more detailed information about colleges such as **accreditation**, athletic programs, and crime statistics.

Attending college fairs may also be helpful in learning about what universities can offer. Individuals may be able to find local and national college fairs through a simple search online. College fairs allow students to interact with admissions and institutional representatives, alumni, and/or current students. Additionally, many institutions use college fairs as a recruitment tool to find potential new students, so students should research the types of colleges and universities that will be in attendance and prepare a few questions to ask college representatives. A select few institutions offer fly-in/-out programs, where the institution pays for students to visit them. Searching online for terms such as “fly-in programs”, “fly-out programs”, “fall college visits”, “spring college visits”, and “visitation weekends” is helpful in finding where these programs are offered.

Many colleges and universities offer campus tours that provide a small-group environment in which students can learn more about a college or university directly. These tours are typically free, can be scheduled online or via the admissions office, and are a great way for students to learn more about the campus they are interested in. Campus tours vary between institutions, engaging students in a variety of activities, such as lectures, visits with professors, and spending the night at the university. For more information on college tours, students should visit the website for the college to which they plan to apply. In addition, see if a local nonprofit organization hosts college tours. For a minimal fee, or sometimes at no cost, organizations will take students to various college campuses. When participating in a campus tour, be sure to prepare by developing questions such as those prepared by [The College Board](#).^{ix}

- What makes your college unique?
- What academic program is your college most known for?
- How would you describe the students who go there? Where do most of them come from?
- Where do students hang out on campus?
- What are the most popular majors?
- How would you describe the academic pressure and workload?
- What support services are available (academic advisers, tutors, etc.)?

Some schools offer a *prospective student weekend*. These programs allow students to experience college life, which may include sitting in on classes, eating at the college cafeteria, and in some cases, staying overnight with a student host in his/her residence hall.

Statistics That Count

[Some numbers can help you compare and evaluate institutions:](#)

- Graduation Rate
- Retention Rate
- Job Placement Rate
- Loan Default Rate
- Average Earnings for Graduates
- Post-College Earnings

Creating a List of Institutions

Should an individual only apply to one college and not be accepted, he/she may have to postpone enrollment until the next application or enrollment cycle. To avoid this, students should create a list of at least 10 institutions they may be interested in applying to. This can include open enrollment institutions that typically only require a high school diploma or its equivalency for admission. For non-open enrollment institutions, divide the list into reach, match, and safety schools.^x

- **Reach:** An individual's GPA and test scores fall below the average scores and GPA for the typical student the university admits. Chances of acceptance are not guaranteed, but it is okay to apply.
- **Match:** An individual's GPA and test scores fall within the average scores and GPA for the typical student the university admits. Acceptance isn't necessarily guaranteed, but chances are increased.
- **Safety:** An individual's GPA and test scores are above the average scores and GPA for the typical student the university admits. Individuals can feel more at ease knowing their chances of being admitted are higher than a reach or match school.

Students shouldn't be afraid to aim for top schools because they feel they may not get accepted; however, keep in mind the costs, including tuition and fees, for each institution, as well as the amount of aid for which students from a similar family income receive on average. Including safety schools among a student's list of institutions enables the student to take chances on also applying to more selective colleges. While these institutions are selective and may provide a great education, students should apply to schools where they feel the fit is right, which will improve chances of being successful.

Choosing Institutions

Choosing which institution to enroll in should be made after careful consideration of various factors. Factors could include, but are not limited to,

- employment outcomes,
- tuition cost,
- academic programs offered,
- graduation rates,
- ability to repay loans,
- childcare availability,
- financial aid,
- work flexibility,
- proximity to home,
- commuting costs,
- tutoring availability,
- class sizes,
- career support, and
- mentoring programs.

Process of Applying

After building and narrowing the list of colleges and universities, students should turn their attention to the process of applying. The key to a successful application cycle is to stay organized, keep track of deadlines, and seek help or advice when needed.

Applications

Time management is an important part of the college application process, as individuals are juggling multiple deadlines for college applications, financial aid, scholarships, and personal- and school-related work. Students should establish healthy time management skills, and keep track of college application deadlines through forms such as a calendar, planner, to-do list, or any of the many apps designed to help students stay organized. Many colleges and universities set hard deadlines for college applications, so students need to submit applications and supporting materials on time. It is wise for students to have their college applications completed a few days before the deadline to provide time to revise, review, and make any necessary changes to the application.

Online platforms have simplified the college application process and allow students to fill out and submit multiple applications through a single site. These applications vary between states or participating institutions of higher education, but a well-known application is the Common App, which allows for the submission of applications to multiple schools from its website. To learn more about the schools that participate in the Common App, visit <https://www.commonapp.org/>.

Applications will vary in what exactly they require, but most of them will require a mix of some, if not all, of the items listed below:

- Transcripts
- Essays
- Resume
- ACT/SAT Exam Scores
- Letter(s) of Recommendation
- Payment/Application Fee/Application Fee Waiver

Additionally, students wanting to pursue an education in the arts or theater are often required to submit original artwork or attend auditions in addition to the typical college application.

Acceptance Decisions

Each college sets its own application deadline, and the deadline can be different depending on the type of decision a student requests. There are four main types: early decision, early action, regular decision, and rolling decision.

- **Early Decision** is an option for students who have a clear sense of their first choice school and are ready to apply to a college or university early in the fall application cycle. A benefit of early decision is that students will find out much earlier whether or not they have been accepted. For this type of admission, schools typically open the application as early as mid-October, and

Application Fee Waivers

Most colleges require a fee as part of the application process, but often the fee is waived if a student applies by a certain date or meets certain income or other criteria. Check with counselors, because many students who qualify for free or reduced-price lunches also qualify for fee waivers.

students find out if they have been accepted in mid-December. However, applying early decision should only be done if the individual has done extensive research on the particular school and is certain they can afford the tuition if they are accepted, because early decision *is binding*. Students accepted through early decision usually must withdraw their applications from all other schools.

- **Early Action** is a different option for individuals who have done extensive research on the college or university they are looking to apply to. Unlike early decision, early action is not binding, and a student is still able to apply to other schools and make a final decision by the traditional May 1st deadline; still, they'll receive the decision earlier in the application cycle.
- **Regular Decision** is a beneficial option for students who want to wait and hear from all of the colleges they applied to before making a decision. This might also be a good option if a student is weighing multiple financial aid awards.
- **Rolling Decision** is open until all of the slots are filled. This option is helpful for students who take admission exams late or want to wait to apply; however, the student runs the risk that all admission spots will be taken.

Transcript

Most college applications require a transcript from the most recent school an applicant has attended. A transcript reflects the classes—measured in credits or hours—a student has taken while in school, and his/her GPA. High school students should find out who their high school counselor is, and maintain communication to ensure they are on track to graduate. In addition, students should seek out mentors and community organizations to also help with this. Furthermore, because registrars' offices often oversee many students, a student should plan to ask for transcripts at least two weeks in advance from their guidance counselors.

In addition to grades, transcripts may contain information such as class rank, honors classes taken, graduation date, and number of absences. While the number of absences on a transcript may seem unimportant for colleges to look at, it is often used as a proxy to measure a student's dedication and the time he/she put into classes. If a student missed a large number of school days for emergency or health reasons, it may be wise to address absences in the application, essays, or as a supporting document in the application. Students should make sure the information on their transcript is correct and up-to-date in order to address any inaccuracies.



Admissions Essay

Most institutions of higher education (except community colleges) will require students to submit at least one admissions essay, and potentially more than one. Students may be able to access books, websites, and blogs that offer advice on developing and writing a successful college application essay.

Admissions essay topics may range from a personal story to exploring a life philosophy. Some of the most competitive colleges have essays that will require creativity from the student, and others may ask the student to share something personal from his/her past.^{xi}

Personal essays provide the student an opportunity to write about himself or /herself and convey something important that may not have come up in the admissions essay, resume, transcript, or application. When writing college essays, individuals should seek feedback on their outlines and their writing from counselors, teachers, mentors, or employers to proofread for errors, or to help polish the writing.

Resume

Beginning as a freshman in high school, it is important to keep track of any awards, accomplishments, part-time jobs, and extra-curricular involvement so this information is easily transferrable when beginning to build a college resume. For individuals returning to education, a resume should highlight work experience, as well as any involvement in the community, volunteer work, and recent education credentials or certifications.

Letters of Recommendation

Colleges request letters of recommendation as part of the application package. When applying to institutions of higher education, letters of recommendation should come from individuals who are able to speak on behalf of a student’s qualifications, accomplishments, and anything else that may be important for the college or university to know. Letters of recommendation should not come from a family member, but instead from a teacher, counselor, club advisor, volunteer coordinator, employer, or mentor, ideally on letterhead that identifies the writer’s affiliation. In high school, it is important to build relationships with individuals who can speak highly of a student’s achievements and background. Recommenders may have busy schedules, so it is advisable to ask for a letter of recommendation at least two weeks in advance of the deadline. In addition, be sure to send a thank-you note to the recommender after they have submitted the letter.



Essay Writing

Students can access essay prompts over the summer through the “common application” website (www.commonapp.org) to begin working on essays early.

College Entrance Exams

Types of Exams

The **PSAT** is a preliminary exam taken by 3 million high school sophomore students each year. While the score on this test is not directly reported to colleges or required on college applications, high-scoring students may be eligible for college scholarships from the [National Merit Scholarship Corporation](#) and the [National Hispanic Recognition Program](#), which honors 5,000 Hispanic students annually. Some colleges and universities also offer scholarships to students who score well on the test as sophomores, and it is a great way for students to prepare for the ACT or SAT tests.^{xiii}

The **ACT** and **SAT** exams are required for entrance into most colleges and universities in the United States. However, most colleges will accept either test score, so it may not be necessary to take both exams. Depending on readiness and level of comfort, students should aim to take the ACT or SAT exam during their junior year of high school. Taking the exams during that period ensures students will have their scores back once they begin the college application process in the fall of their senior year. In addition, some scholarships have deadlines early in the fall, which will require either of these test score.

Most community colleges are open enrollment, meaning they accept most people who apply. A student does not need to take the ACT or SAT as part of the application process. However, most community colleges require students to take placement exams that determine which basic courses, like math or writing, a student will need to take. If a student has already taken the ACT or SAT, it is a good idea to send the scores in, as a community college may accept those scores in lieu of a placement exam. Check with the schools you plan to apply to or your school counselor for further information.

Registering for the ACT or SAT

The ACT and SAT tests are only administered on certain days of the year, so it is important to keep track of test dates and registration deadlines. The ACT exam is only administered on six days throughout each year while the SAT exam is offered seven days throughout each year, and the deadline to register for either exam is typically a month in advance. Failing to register before the deadline may mean a student must pay a late fee. To avoid this, students can go to the [ACT website](#) to view ACT test dates and the [SAT website](#) to view SAT test dates. ACT and SAT scores are good for up to five years. If scores are older than five years at the time of applying for higher education, students must retake the exam.

Differences Between the ACT and SAT

	ACT	SAT
Length of Exam	3 Hours	3 Hours (+50 minutes optional essay)
Sections	English Reading Math Science Essay (optional)	Reading Math Writing and Language Essay (optional)
Penalty for Guessing	No	No (The SAT previously penalized for incorrect multiple-choice answers, but not after March 2016 policy revisions)
Perfect Score	36	1600
Cost of Exam	\$39.50 (without essay) \$56.50 (with essay)	\$43 (without essay) \$54.50 (with essay)

Fee Waivers

Each test requires payment at registration, but students may be able to obtain a fee waiver. If a student qualifies for the free or reduced-cost lunch program, he/she may qualify for a fee waiver. The student's high school counselor will have information on fee waiver eligibility for the ACT and SAT.

Students can obtain SAT fee waiver forms from their high school counselors or certified community organizations. Additionally, students who qualify for a fee waiver can also qualify for four college application fee waivers and qualify to send their scores to up to four colleges for free. For information on SAT fee waivers, go to <https://sat.collegeboard.org/register/sat-fee-waivers>.

Students who opt to take the ACT exam may also qualify for fee waivers based on certain eligibility requirements, and can obtain them from their high school counselor. If eligible, a student may use a maximum of two fee waivers for the ACT test, and the fee waiver must be entered at the time of registration. For information on ACT fee waivers, go to <http://www.actstudent.org/faq/feewaiver.html>.



Studying for the Entrance Exams

Study and test preparation materials exist for both exams, and can sometimes be found online for free. High school counselors or teachers may also have access to test prep books, which are intended to help students learn testing techniques. There are also organizations and nonprofits that provide SAT and ACT tutoring and study preparation for a cost, but some students may qualify for free test preparation based on income requirements.

Score Submission

At the time of registration or soon after, students may identify the schools where they wish to send their scores. The ACT or SAT will send these scores electronically to the schools the student selects.

If a student takes the SAT more than once, some colleges will “super-score.” This means the college will look at the highest scores received on each individual section and take the best cumulative score. Additionally, if a student takes the ACT more than once, most colleges will accept the highest score or the average of the student’s test scores. While a student can take each test as many times as he/she would like, most scores do not change much after the second time the test is taken.

Paying for College

Applying for Federal Student Aid and Scholarships

Students seeking federal student aid must fill out the *Free Application for Federal Student Aid (FAFSA®)*. The FAFSA can be completed online at fafsa.gov. **The FAFSA is completely free and is available on October 1 for the upcoming year** (for example, the 2017–18 FAFSA will be available on October 1, 2016, and you would complete this form if you plan to attend college or a career school from July 1, 2017 to June 30, 2018). Individuals should fill it out as early as possible since many states and colleges use a student’s FAFSA information to award their aid. Check a school’s website for its deadlines, and state deadlines can be found at fafsa.gov. The Department’s office of Federal Student Aid’s website also provides great tips on researching scholarships, as well as helpful tips to keep in mind when applying for scholarships. While on the website, visit the “[Avoiding Scams](#)” webpage, which provides information on protecting your finances and identity, and reporting fraud or theft, all important in the financial aid process. For more information about completing the FAFSA, visit StudentAid.gov/fafsa. Additional information on scholarships can be found on our 2014 publication, “[¡Gradúate!: A Financial Aid Guide to Success](#)”.

Applying for Financial Aid as an Undocumented Student

Under current law, undocumented students cannot receive federal financial aid, including **loans**, grants or work-study funds. However, students are still encouraged to fill out the FAFSA, as many colleges and universities use the FAFSA to determine university granted financial aid. Although undocumented students cannot receive federal funds, many states—including Texas, California and Washington—currently allow undocumented students to receive state funds. Most states have a separate application for undocumented students to fill out, but it is best to check with a guidance counselor or directly with the university a student plans to apply to. The Department published the [Resource Guide: Supporting Undocumented Youth](#)^{xiii} to assist and enhance state and local efforts to support undocumented youth at the secondary and postsecondary school levels.

In-State Tuition for Undocumented Students

As mentioned in our first Graduate guide, [¡Gradúate! Financial Aid Guide to Success](#), 20 states allow undocumented immigrant students to pay in-state tuition rates.

The College Scholarship Service Profile

Instead of using the information on the FAFSA, students applying to certain colleges and universities may be required to complete the College Scholarship Service (CSS) profile to apply for institutional aid. Institutions that accept the profile tend to be private colleges and universities in the United States, and the profile is used by some institutions to award financial aid packages in addition to money awarded as a result of eligibility determined from the FAFSA.

This is a great option to consider for students who may not qualify for federal financial aid. Unlike the FAFSA, the CSS profile does require payment to access it, but as with the ACT and SAT, students may be able to obtain fee waivers. Individuals considering this option should be aware that the profile is typically made available in early September or October and tends to close in February. Therefore, in the process of applying to institutions, students should ask college and university financial aid offices if the institution accepts the CSS profile in addition to the FAFSA. Students can find this financial profile online at <https://student.collegeboard.org/css-financial-aid-profile>, which contains the application as well as a list of participating higher education institutions.

Getting Accepted and Receiving Aid

After the application process is over, the decision letters will begin to trickle in from colleges and universities, and that means it is time to decide where to enroll and eventually attend college.

Decision Letters and Packets

Colleges and universities will contact students via email or mail to let them know they have reached a decision regarding the application for admission. Decisions include *accepted*, *waitlisted*, *deferred*, and *rejected*.

- **Accepted** into an institution means that the college or university will send information advising students on the next steps they should take to enroll in the institution.
- **Waitlisted** decision means that a student is neither accepted nor rejected at the time, and that the school will make a decision after it has reviewed and decided on other applicants. Look at the individual school's information to learn about its timeline.
- **Deferred** decision means that the school has reviewed an individual's application, but it may need additional items to make its decision. Being deferred means that a student may be accepted later on, but it is not guaranteed. Students should not be discouraged with a deferred decision, and instead should communicate with the admissions office their interest in attending the school and their willingness to provide more information; concurrently, students should continue to apply to more schools. Additionally, some universities may defer students or suggest students enroll for the subsequent semester because they have filled the number of spots for the incoming class.
- **Rejection** letters received from a school may be difficult to receive since a student has dedicated the time and effort to submit an application to the school. However, students should not take letters of rejection personally, as they do not mean the student is not suited for higher education; rather, colleges strive each year to create an incoming class based on a variety of factors. Students should not take the letter as a sign that they will not succeed at any institution of higher education, but instead that the admissions team felt the student is better suited at another university.

Understanding Financial Aid Awards/Packages

Since award letters may differ drastically between colleges and universities, it is best to understand how much is being offered from each college in terms of grants, scholarships, work-study funds, and loans. The Department offers a [Net Price Calculator](#) to help make this information clearer. Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year (after taking grants and scholarship aid into account). Additionally, the Department's office of Federal Student Aid has provided information on types of aid and the order in which students should accept financial aid.

Order in Which to Accept Aid	Type of Aid	What to Keep in Mind
1	Scholarships and grants	<p>Make sure you understand the conditions you need to meet; for instance, you might have to maintain a certain grade point average in order to continue receiving a scholarship, or your TEACH Grant might turn into a loan if you don't teach for a certain number of years under specific circumstances.</p> <p>A Federal Pell Grant,^{xiv} unlike a loan, does not have to be repaid. Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree.</p>
2	Work-study	<p>You don't have to pay the money back, but you do have to work for it, so take into account that'll mean less time for studying. However, research suggests that students who work part-time jobs manage their time better than those who don't. Be sure not to work more hours than you can handle, prioritizing your academics.</p>
3	Federal student loans	<p>You'll have to repay the money with interest. Subsidized loans don't start accruing (accumulating) interest until you leave school, so accept a <i>subsidized loan</i> before an <i>unsubsidized loan</i>. (Both types carried a 3.76 percent interest rate as of July 1, 2016.)</p> <p>Loans made through the Federal Perkins Loan Program, often called Perkins Loans, are low-interest federal student loans for undergraduate and graduate students with exceptional financial need. The interest rate for this loan is 5 percent.</p> <p>Direct PLUS Loans are loans for parents of dependent undergraduate students and for graduate/professional students. Direct PLUS Loans help pay for educational expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods.</p>
4	Loans from your state government or your college	<p>You'll have to repay the money with interest, and the terms of the loan might not be as good as those of a <i>federal student loan</i>. Be sure to read all the fine print before you borrow.</p>
5	Private Loans	<p>You'll have to repay the money with interest, and the terms and conditions of the loan almost certainly will not be as good as those of a federal student loan.</p>

Visit StudentAid.gov/types to learn more about the federal student aid programs, as well as other types of financial aid.

Individuals who believe the financial aid offer they received is low or doesn't take into account their financial situation may be able to appeal the offer to the college or university. Appealing an offer notifies the college's financial aid office that the award offer does not meet a student's needs to enroll and attend the institution. The appeal process differs among colleges and universities, so it is best to talk with the institution's financial aid office directly when seeking to appeal.

Student Loans

Often, a student will receive aid through federal grants and/or scholarships, and it will not completely cover tuition and fees to attend the college or university. If this is the case, a student might need to take out student loans to cover the gap in funding.

Many parents and students are reluctant to take on student loan debt, and students should carefully weigh their options when it comes to financing their education. For individuals considering federal loans, the Department's office of Federal Student Aid has committed to making the loan process easier for students wishing to enroll in higher education.

Generally, once a student graduates college, you will have a set period of time (the grace period)—which is usually six months—before you have to begin repaying your loans. Once a student graduates, he/she is able to select from different repayment plans. For more information on the different types of repayment plans or services available to help repay student loans, visit [StudentAid.gov/repay](https://studentaid.gov/repay).

Full-Time and Part-Time Status

The amount of federal financial aid awarded depends on whether a student is enrolled as a full-time or part-time student. A full-time student is enrolled in at least 12 hours or credits, and a part-time student is enrolled fewer than 12 hours. However, keep in mind that meeting the full-time requirement of taking 12 credit hours means it will take an extra year to graduate (a student won't graduate with an associate degree for three years, or a bachelor's degree for five years). For students who are able to handle the workload, 15 credits per semester is recommended.

School Deposit

Most schools require a deposit from accepted students, which shows an individual's commitment to enroll in the school. This deposit can be up to \$750, and it is important to plan for this expense. Depending on a student's financial situation, a school may waive the deposit on a case-by-case basis.

Committing to Enroll

Each year, the generally recognized date for accepted students to decide where they will attend college in the fall is May 1. This means students will have time to receive notification from all institutions they applied to, as well as weigh financial aid offers before making a final decision.

Committing to a College or University

Colleges that offer acceptance will be looking for a commitment from the student showing his or /her intent to enroll. This will vary between colleges, but it may require signing a letter indicating your intent to attend, accepting the offer through an online student portal, sending an email, or beginning the process to register for classes. Since this process varies for every university, students should read their acceptance packages carefully, and ask their admissions counselors exactly what is needed.



Providing Final Documents

Many colleges will require students to send their final transcripts once they have graduated from high school—or at the conclusion of the last grading period—to ensure the individual graduated. Some colleges require additional documentation before a person officially enrolls, so it is best to stay in communication with the admissions office. It is also important that students continue to excel in their classes during their final high school semester.

Notifying Colleges or Universities of Decision

Once a student has chosen a school to attend, it is best to notify the other schools that offered acceptance. This will help protect the student from any billing the college may charge and serves as courtesy to the college or university.

Preparing for the First College Semester

After confirming acceptance, there are a few steps students need to be aware of in order to be prepared for their first day.

Housing

For college students, there are many options when it comes to housing and where to live. Students planning to move out of their parents' home for the first time should allot money for purchasing items such as towels, blankets, pillows, lamps, and other common household items. Also keep in mind the expense of some housing options that require a deposit.

On-Campus Living

On-campus housing differs among colleges, so it is best to review all options before deciding on a place to live. Some colleges offer living communities, such as pre-law, first-generation, business majors, pre-med, etc., and these types of communities usually live together in a dorm, or on a single floor, encouraging group solidarity and support.

When it comes to having a roommate(s) in college, some institutions may allow students to list the name of a student they prefer to room with. Some colleges do random roommate selection, and many universities use “matching” programs in which students fill out a survey and the university does its best to match students based on similar characteristics, such as sleeping and studying habits.

Students should also be aware of the types of dorms available and the prices that may differ between having a single room, a double room, or an apartment-style dorm that is commonly shared with other students. Students should also be aware that the cost of on-campus housing is often added to the overall cost of attendance. The overall cost of attendance includes room and board (housing and food), tuition, and other fees. It is important to note deadlines for on-campus housing options, including timelines for notification of intent and making a deposit to live on campus.

Creating a Budget

Many schools average housing and food costs for their whole population or come up with a number that may not be entirely accurate for all students. [Create Your Own Budget to properly Manage Your Finances](#)

Living Off-Campus

As with any part of the college application process, individuals should do their research about off-campus housing. Students who move into an off-campus location should ask for a copy of their lease, and make extra copies to give to parents, guardians, or other trustworthy people. Individuals planning to commute to their institutions should budget into their expenses the cost of gas or public transportation. It is also important to plan out the best routes to campus. If possible, look for fellow commuters to carpool or rideshare with. For individuals planning to commute, it may be wise to register for a parking permit to park on campus and avoid being ticketed or fined. However, students should consider all options before

purchasing a parking permit, like parking off campus grounds and walking to the school.



College Bridge Programs

College bridge programs are typically for first-generation college-goers, and are a great way for students to become familiar with the campus, begin classes early, and receive additional support for the transition to higher education. These programs

allow students to arrive on campus earlier than other incoming students. Students typically receive information on these programs once they are accepted into a college (if it offers such a program). Students

are advised to talk with their counselors or mentors to find out if their college offers a bridge program. In addition, students should be on the lookout for other first-year programs that provide academic and social support.

Social Media Groups

Many colleges and universities have social media groups for incoming students. These groups are a great way to find future roommates, learn about internship and job opportunities, and shop for items other students are selling at cheaper rates than the bookstore or university store.

Getting Immunizations

For students planning to live on campus, immunization shots, like meningitis vaccinations, are typically required prior to moving into on-campus housing. Each college and university sets its own policy regarding immunizations, and penalties for failing to receive immunizations may range from being dropped from classes to being prohibited from being on campus. Students are advised to ask about immunizations once they are accepted, and follow up with the school in order to understand what immunizations are required.

Summer Orientation

First-time students will most likely be invited to a university-hosted orientation to receive pertinent information before the first day of classes. At orientation, students typically receive class schedules, student IDs, and login information to access campus resources. They are also provided time to meet fellow students and learn more about the campus and student life at the university. Students are highly encouraged to attend these events because it is often difficult to accomplish these tasks during the first week of classes, when all students are beginning the semester.

Placement Tests

During orientation or at the start of the semester, students may have to take placement tests on subjects such as math and English to determine their academic skill level so they can be placed in corresponding classes. It is important to study for these tests, especially if students haven't been in school for some time. On occasion, students may be placed in developmental or remedial classes. Often, these classes are non-credit bearing but are charged as a class, meaning financial aid may be used to pay for the course.

Parents' Groups

College can be a stressful time for parents, especially in the case of their first child attending college and/or being away from home for the first time. Many colleges provide resources to help parents cope. In

Quick Tip: Avoiding Summer Melt

Summer melt is a troubling issue that occurs during the time between officially committing to enroll in college in the spring, and stepping onto a campus in the fall. Studies have shown that a number of enrolled students simply never begin classes – they “melt away” during the summer. To avoid summer melt, students should seek support from family, friends and community members who will support their transition to higher education.

addition, some universities and alumni groups host send-off events where parents can meet other parents of students attending the school.

On-Campus Resources

Prior to beginning classes, students should familiarize themselves with the different resources available on campus. These resources may include writing centers, centers for diversity and inclusion, first-generation programs, or tutoring centers.

In addition, under Title IX of the Education Amendments of 1972—which prohibits discrimination in education programs of all federally funded schools on the basis of sex—a school must have at least one employee who is responsible for ensuring that the institution complies with the law. This coordinator is an important resource on campus, and they can help if problems related to discrimination arise. Learning about the resources available on campuses and reaching out to individuals in each office for support may prove to be very beneficial to students over the course of their time at the university.

Purchasing Textbooks

Textbooks have become increasingly expensive, so students should make wise choices when buying books for classes. Students should ask professors how much of the book will be required for class, if the most recent version is necessary, and if the professor has put a book on reserve at the library for students to access. Some professors may put a book on reserve and allow students to check it out for a short period while studying or reading.

Students should also look to buy textbooks at places other than the campus bookstore, such as online or at other bookstores in the area. Students may also find used textbooks through informal social media groups where other students who have taken the course are selling their old books. New textbooks aren't required for most classes, and students will often do fine with used versions of textbooks.

Working While in School

Many students work while taking classes. Work with your counselor or your [work-study program](#) to make sure you are able to take the required courses while meeting the requirements of your job.

Conclusion

In today's global economy, a high school diploma doesn't carry the same weight it once did. Most jobs, including many of the fastest-growing fields of employment and most of the highest-paying jobs, now require some postsecondary education. With the Hispanic population increasing, it becomes imperative that Hispanic families have the resources to make informed decisions about attending college. It is our goal that the *Graduate 2.0: A College Planning Guide to Success* prepares students to step on campus confidently, ready to conquer the many opportunities a college experience offers.

Glossary

Accreditation: Accredited institutions have agreed to have their institution and its programs reviewed to determine the quality of education and training being provided. If an institution is accredited by an agency that is recognized by the U.S. Department of Education (Department), the public can be assured that its teachers, coursework, facilities, equipment, and supplies are reviewed on a routine basis. Attending an accredited institution is often a requirement for employment, and can be helpful later on if you want to transfer academic credits to another institution. Not all accrediting agencies are recognized by the Department. Students at institutions that are not approved by a recognized accrediting agency are not eligible to receive federal financial aid, including grants and loans.

ACT: A national standardized college admission exam for undergraduates that tests students in the areas of English, math, reading, writing, and science. Students may choose between the SAT and the ACT.

Advanced Placement (AP) classes: Advanced college level classes that help you prepare for the rigor of college and may also give you college credit, depending on your AP test scores and requirements imposed by the specific college. Earning college credit in high school may allow you to skip certain courses in college, saving you money and time.

Articulation Agreement: A relationship between two or more colleges that allows students to transfer all or most of their credits from one to another. Most agreements are between community colleges and four-year institutions, allowing those who start at a community college to receive credit for their previous coursework.

Diploma Mills: An institution of higher education operating without supervision of a state or professional agency and granting diplomas, which are either, fraudulent or—because of the lack of proper standards—worthless.

Free Application for Federal Student Aid (FAFSA[®]): Form used to determine financial need and eligibility for federal student financial aid at colleges and universities or at career and technical postsecondary institutions. Many colleges, private financial aid providers, and states also use the FAFSA to determine eligibility for their financial aid programs.

Grants: Money given to students generally based on financial need (need-based) that does not need to be repaid.

- **Federal Pell Grant:** Free financial aid available from the federal government that does not have to be repaid. The amount of aid granted depends on a student's financial need, their cost of attendance, and their student status.
- **Federal Supplemental Education Opportunity Grants (FSEOG):** A supplemental grant for undergraduate students with exceptional financial need. Not all schools participate. Check with the school's financial aid office to find out if the school offers the FSEOG.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants:** A TEACH grant can help students pay for college if they plan to become a teacher in a high-need field in a low-income area.
- **Iraq and Afghanistan Service Grants:** If a student's parent or guardian died as a result of military

service in Iraq or Afghanistan, the student may be eligible for one of these grants.

International Baccalaureate (IB) program: A high rigor program similar to AP classes that incorporates six core subject matters. The program is recognized internationally, and spans from kindergarten through 12th grade.

Loans: Borrowed money to pay for college or university costs or for a career and technical postsecondary institution; you must repay your loans, including interest.

- **Federal Student Loans:** Loans that come from the federal government.
- **Other Student Loans:** Non-federal loans, made by a lender such as a bank, credit union, state agency, or a school.

PSAT/NMSQT: A standardized test administered by the College Board and the National Merit Scholarship Corporation that is used to determine eligibility for the National Merit Scholarship Program.

Private College/University: A college or university that is not operated or funded by a state government.

Public College/University: Colleges and universities funded or operated by the government, most commonly the state government. These colleges and universities are typically more affordable for students residing in the same state.

SAT: A national standardized college admission test for applying to undergraduate programs; assesses students in the areas of reading comprehension, writing, and math. Students may choose between the SAT and the ACT.

SAT Subject Tests: National standardized exams that test students in particular subjects such as history, languages, literature, and math. Many colleges and universities require applicants to submit two to three subject tests.

Scholarships: Money provided to a student that does not need to be repaid. This “free” money awarded to students who want to pursue higher education is based on varying requirements, depending on the scholarship. Every year, there are thousands of scholarships offered by various institutions or individuals, such as schools, employers, private companies, nonprofits, communities, religious groups, and professional and social organizations.

- **Merit-Based Scholarships:** Awarded based on academic achievement or on a combination of academics and a special talent, trait, interest or other abilities. These scholarships often factor in a student’s extracurricular and community service record.
- **Need-Based Scholarships:** Awarded based on students’ and families’ financial need; normally determined after submitting the FAFSA[®].
- **Career-Based Scholarships:** Awarded to students interested in pursuing a specific career.
- **College-Based Scholarships:** Offered by a specific college or university, which can consist of a partial or full scholarship. These are usually awarded as a result of academic or personal achievements.

Programs and Resources

Advancement Via Individual Determination (AVID): An elective program for kindergarten through 12th grade students that works in schools to prepare students for college.

Federal College Preparatory Programs: Federal programs aimed at preparing students to go to and excel in an institution of higher learning.

Federal TRIO Programs: Federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. TRIO includes seven programs targeted to serve and assist low-income and first generation individuals in accessing and completing college. Listed below are those relevant to students pursuing undergraduate degrees:

- **Talent Search:** One of the Federal TRIO Programs that identifies and assists individuals from disadvantaged backgrounds who have the potential to succeed in higher education. Through academic, career, and financial counseling, the program encourages participants to graduate from high school and continue on to and complete their postsecondary education.
- **Upward Bound:** One of the Federal TRIO Programs that provides opportunities for participants to succeed in their precollege performance and ultimately in their higher education pursuits in order to increase college completion rates.
- **Upward Bound Math-Science:** One of the Federal TRIO Programs that helps students excel in math and science and encourages them to pursue degrees in subjects related to math and science.
- **Veterans Upward Bound:** One of the Federal TRIO Programs designed to assist veterans in gaining the skills and information necessary to enroll in and graduate from postsecondary institutions.

GEAR UP: A discretionary federal grant program designed to increase the number of low-income students who are prepared to enter and succeed in postsecondary education. GEAR UP provides six-year or seven-year grants to states and partnerships to provide services at high-poverty middle and high schools.

General Education Development (GED): A group of five subject tests that can certify that you have American high-school level academic skills. Passing the GED tests gives those who did not complete high school the opportunity to earn their high school equivalency credential.

High School Equivalency Credential Programs: These provide an alternate path for students working to obtain a high school equivalent diploma. Students should check with their state's department of education to confirm which of these credentials are accepted in your state:

HiSET: A test for a national high school equivalency credential that assesses knowledge in five core areas. Offered as an alternative to the GED.

Non-Federal College Preparatory Programs: Non-federal programs that aim at preparing students for the rigors of a college curriculum.

Test Assessing Secondary Completion (TASC): National high school equivalency assessment that assesses five subject areas including reading, writing, mathematics, science, and social studies. It measures examinees' levels of achievement relative to that of graduating high school seniors, and career

and college readiness, as outlined by the Common Core State Standards.

Endnotes

ⁱ National Center for Education Statistics, “Table 306.10,” Digest of Education Statistics, (Department of Education, 2015), https://nces.ed.gov/programs/digest/d15/tables/dt15_306.10.asp

ⁱⁱ Camille L. Ryan and Kurt Bauman, *Education Attainment in the United States: 2015*, (U.S. Census Bureau, 2016), <https://www.census.gov/content/dam/Census/library/publications/2016/demo/p20-578.pdf>

ⁱⁱⁱ Bureau of Labor Statistics, “Current Population Survey,” unpublished tables, (2012).

^{iv} Katrina M. Walsemann, Bethany A. Bell, and Robert A. Hummer, “Effects of Timing and Level of Degree Attained on Depressive Symptoms and Self-Rated Health at Midlife,” *American Journal of Public Health* 102, no. 3 (2012): 557-563. doi: 10.2105/AJPH.2011.300216.

^v Sandy Baum, Charles Kurose, and Jennifer Ma, *How College Shapes Lives: Understanding the Issues*, (College Board, 2013), <https://trends.collegeboard.org/sites/default/files/education-pays-2013-how-college-shapes-lives-report.pdf>

^{vi} Jennie H. Woo, “Degrees of Debt, Student Borrowing and Loan Repayment of Bachelor’s Degree Recipients 1 Year After Graduating: 1994, 2001, and 2009,” *Stats in Brief*, (U.S. Department of Education: 2013), <http://nces.ed.gov/pubs2014/2014011.pdf>

^{vii} For information on how the Obama administration is helping students attending these colleges currently and in the future, please refer to: U.S. Department of Education, “Obama Administration Announces Final Rules to Protect Students from Poor-Performing Career College Programs,” (2014), <http://www.ed.gov/news/press-releases/obama-administration-announces-final-rules-protect-students-poor-performing-career-college-programs>

^{viii} For information on studying at international or foreign institutions, please refer to the United States Office of Federal Student Aid’s website at <https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/types>

^{ix} College Board, “20 Questions to Ask College Representatives,” *Get it Together for College*, 2nd ed. (College Board Publishing, 2011), <https://webcache.googleusercontent.com/search?q=cache:CQ7jskiDEFAJ:https://secure-media.collegeboard.org/digitalServices/pdf/professionals/twenty-questions-to-ask-college-representatives.docx+&cd=1&hl=en&ct=clnk&gl=us>

^x The Princeton Review, “How to Choose Dream, Match, and Safety Schools,” <http://www.princetonreview.com/college/match-reach-safety.aspx>.

^{xi} For ideas on potential college essay prompts, students should search “college essay prompts” online to find questions that colleges and universities have used in the past.

^{xii} The Princeton Review, “About the PSAT Test,” <http://www.princetonreview.com/college/about-psat-test.aspx>.

^{xiii} U.S. Department of Education, “Resource Guide: Supporting Undocumented Youth,” (2015), <http://www2.ed.gov/about/overview/focus/supporting-undocumented-youth.pdf>

^{xiv} Federal Student Aid Office, “Pell Grants,” <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>.