



2023-24 HIGH SCHOOL STUDENT WORKBOOK



High School Student Workbook

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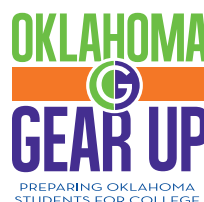
Introduction

UCanGo2. Within reach ... within you!

That's the message the Oklahoma College Assistance Program (OCAP), an operating division of the Oklahoma State Regents for Higher Education, wants you to know. No matter your circumstances — straight As or all Cs, first generation or third generation college student, rural or urban — if you have determination and drive, you can attend a university, college or career technology center and be well on your way to a great career.

The information in this workbook will help you plan, prepare and pay for college. When we talk about college, we mean all types of training after high school: career technology centers, trade/proprietary colleges, community colleges, regional and comprehensive universities — basically, any type of education beyond high school.

Don't forget to check with your counselor for up-to-date college prep resources, and visit UCanGo2.org for additional college planning and scholarship information.





Why Go To College?

Understanding the Value of Higher Education

What comes to mind when you think about college? Some students can't wait for classes to begin, but others may have reservations. Are you excited and looking forward to a new place with new faces? Or do your thoughts sound more like this?

- ▶ I don't like high school. Why would I want to go to college?
- ▶ I don't know what I want to do with my life, so there's no point going to college.
- ▶ College is too expensive. There's no way I can afford it.
- ▶ I don't need a degree. I can make more money if I get a job right now.
- ▶ No one in my family has ever gone to college so I don't need to go either.
- ▶ I'm afraid I won't fit in.

Whatever you're feeling, you're not alone! The thought of college brings up different feelings for different people. Fear, excitement, anticipation — you name it, someone has experienced it.

Use the space provided on the next page to jot down ideas, thoughts and feelings you have about education after high school or getting a degree.



My Thoughts

To Go or Not To Go: There (Really!) Is No Question

Before we check out the benefits of continuing your education, let's tackle your concerns. Feel free to jot down your thoughts and/or concerns in the space above.

I don't like high school. Why would I want to go to college?

So you don't like high school. That's pretty common for a lot of students, but it shouldn't stop you from considering college. College is so different from high school! You have your choice of campuses, classes, professors and extracurricular activities. You're not limited by who you were in high school; college is a whole new opportunity to rediscover yourself.

I don't know what I want to do with my life, so there's no point in going to college.

No career plan? No problem! Most college freshmen haven't decided on a major, let alone a career. Look at college as an opportunity to explore your likes, dislikes and talents. By taking different types of classes and exploring new activities, you might be surprised by what you learn about yourself.

College is too expensive. There's no way I can afford it.

College can be costly in terms of tuition, books and time, but it's a smart investment in your future. Very few people get a full ride to college; that's why there's financial aid. Financial aid comes in many forms, including grants, scholarships, work-study and student loans. If getting an education is your goal, there are financial aid options to help you along the way.

I don't need a degree. I can make more money if I get a job right now.

Can't decide between getting a job and getting a degree? Keep in mind that the majority of today's jobs require some form of degree or certification beyond a high school diploma. Higher education also increases your chances of making more money and having more job perks when you enter the workforce. If you have to work right out of high school, there are ways to balance both work and classes. Most colleges offer online classes that allow you the convenience and flexibility to plan your own study time.

No one in my family has ever gone to college so I don't need to go either.

Are you the first in your family to go to college? That can be both scary and exciting, but well worth the effort. Colleges are filled with students just like you and have staff to help you handle challenges unique to first generation college students. Going to college will not only prepare you for a brighter future, but it can also be a source of pride for you and your family.

I'm afraid I won't fit in.

No two college students are created alike and no two colleges are identical either. The trick is finding the campus that best fits your unique needs. There are plenty of options to consider, like small versus large colleges, public versus private, rural versus urban, etc. Do some research to find a campus that's right for you.

Now that some of your concerns have been addressed, let's talk about your future lifestyle and how education can play an important role. Picture your life 10 years from now. Where do you live? What are your hobbies? Now, to afford this lifestyle, how much money do you think you'll need to make each year? Use the worksheet on the next page to write down your answers. Talk with your teacher or a parent to discuss your future lifestyle. Will you need a degree or certification to reach your goals? Be sure to weigh your education and career goals against the lifestyle you want to live. If your heart is set on being an actor, but you dream of driving a new SUV and living in a stylish three-bedroom home, you may not be able to afford the lifestyle you want on an actor's entry-level salary. It's important to keep lifestyle in mind when deciding whether to attend college and when choosing a major or career.



Myth: I don't need college to succeed.

Reality: While there are some people who are successful without a college degree, by 2025 nearly three out of four Oklahoma jobs will require education or training beyond high school.



TOOLS TO USE

Check out the next page to complete a worksheet that can help you chart your future plans!

What Do You Want To Be?

In the blanks below, brainstorm three jobs or careers that interest you:

1. _____
2. _____
3. _____

How much money will you make?

Where will you live? (city, country, house, apartment, etc.)

Does your future plan include children?

What will you do apart from work? (sports, hobbies, volunteer work, etc.)

Other than pay, what do you hope to gain from your career?

How Will You Get There?

Develop a list of steps to achieve your goals:



What's In It for Me?

No matter where you want to go or what you want to do, one thing is true. Getting some type of higher education will help you along the way. Here are just a few of the perks:



**HIGHER
INCOME**



**BETTER
BENEFITS**



**MORE JOB
SECURITY**

- ▶ **Higher Income** - someone with a college degree earns significantly more money each year than someone with only a high school diploma. In general, a higher level of education means a higher income.

According to the Bureau of Labor Statistics, workers with a college education make more money than those with just a high school diploma.

Some college, no degree = 21% higher salary

Associate degree = 31% higher salary

Bachelor's degree = 76% higher salary

- ▶ **Better Benefits** - while earning a degree or certification may lead you to a more meaningful career, it can also lead to better insurance coverage, paid vacation time, a retirement package and more.
- ▶ **More Job Security** - people with additional training after high school are two to three times more likely to have a job.

Wrap-up

Whether you want to be a plumber, beautician, teacher or lawyer, there's a program designed to help you gain the knowledge and skills to be the best you can be. Education is an important tool — it allows you to live the life you want.

Reflection

Do you want to pursue education after high school? Why or why not?

What excites you most about going to college?

What's your biggest fear about going to college (paying for it, fitting in, etc.)?

Parent Part

Have a discussion with your parent(s) or guardian(s) about going to college. Talk openly and honestly about your plans and ask for their feedback. Ask them how they made their decision to go, or not to go, to college.



Exploring Careers and College Majors

Have you known from second grade that you wanted to be an artist? Or are you panicking because you don't know what you want to do after high school? Some students know early in their childhood what career path they'll follow. For others, the discovery process takes longer.

No matter which category you fit into, this section will help you explore your interests, skills and strengths so you can decide what options fit you best.

Career Versus Job

What's the difference between a career and a job, you ask? Basically, a job is a short-term, paid position. A career is a long-term profession that typically requires educational training. You may currently have a job, something that helps you and your family pay for school clothes or your cellphone, but once you graduate you'll want to decide on a career, an occupation that allows you to use your unique skills and strengths.

With many career possibilities, how do you make a decision? What career path do you follow? How do you get there from here? Well, the first step is to assess your interests and skills.

Investigate Your Interests

In the spaces provided on the next page, jot down your responses to the following questions. If answered honestly, these questions should give you a fairly accurate snapshot of your interests.

Don't forget to think about your volunteer experience when answering these questions. Volunteering is a great way to try new activities that could lead to a potential career interest. Plus, you're giving back to your community, which makes it a win-win situation. Be sure to keep track of all your volunteer experiences, so you can include that information later on college and scholarship applications.

What do you like to do?

What are your hobbies?

What type of school, church, social or sports activities do you enjoy?

Do you work after school or on weekends? What do you like most about your job?

What are you really good at?

Consider Your Skills

Next, think about the specific skills you've developed through your extracurricular activities, part-time jobs or volunteer work. Track your thoughts in the following chart.

Activities	Skills
Example: Yearbook staff	Graphic design/layout, sales, photography, writing
Example: Student Council	Communication, motivation, delegation, fund raising, public speaking

Evaluate your list of interests and skills. Were you able to identify areas you excel in and enjoy? If so, you'll most likely be drawn to careers and occupations that incorporate those interests and skills. Want to dig deeper into your likes and dislikes? Visit the Career Planning tab on [OKcollegestart.org](https://www.okcollegestart.org) and take career assessment surveys to determine what's most important to you in your future career, and for information about the careers that fit your interests. You'll find information on salaries, skills needed, career comparisons and building a resume to help you land the perfect job!

Remember to save all self-assessment tests and quizzes. Consider starting a "My Future" file and stash the results there, along with other college-planning resources (test scores, certificates of achievement, recommendation letters, etc.). Create a free student account at [OKcollegestart.org](https://www.okcollegestart.org) to build an individualized life-long portfolio that contains all your saved information.

Once you've inventoried your interests and skills and taken one or more career assessment surveys, you may have a career option in mind. Then you can begin developing a career plan.



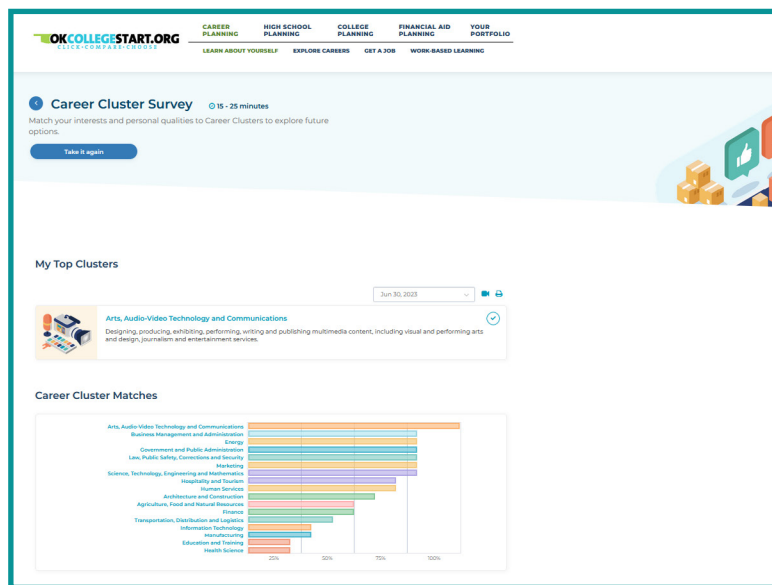
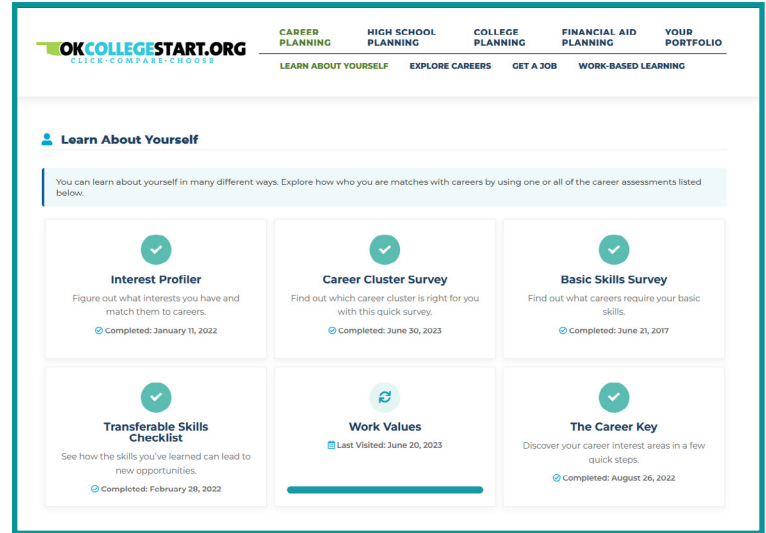
Myth: Career assessments will tell me exactly what career is right for me.

Reality: Assessment tests can provide an overview of your skills and interests and suggest career options you might enjoy. However, no test is a crystal ball; it can't tell you what to do with your life or serve up the "perfect" career match. Only you can direct your path as you grow. You don't have to know everything today. Use assessments with a bit of caution, and critically examine test results with a career counselor in terms of your own experience and knowledge.

Career Assessments

Knowing who you are and what's important to you can help guide you to a career that's the perfect fit. [OKcollegestart.org](https://www.okcollegestart.org)'s Career Planning section provides various assessments designed to help you identify your interests, skills and work values. After completing each survey, you'll have the opportunity to view careers that match your results. As you research possible careers, [OKcollegestart.org](https://www.okcollegestart.org) will use your survey results to compare your interests and skills to those needed to work in the field. Your interests and skills will change over time, so be sure to retake the surveys periodically.

- ▶ Interest Profiler — Identify your interests and match them to careers.
- ▶ Career Cluster Survey — Match your interests and personal qualities to Career Clusters to explore future options.
- ▶ Basic Skills Survey — Find out what careers require your current skills and figure out which skills need more development to achieve your career goals.
- ▶ Transferable Skills Checklist — See how the skills you've learned can lead to new opportunities.
- ▶ Work Values Sorter — Find your work values and match them to career options.
- ▶ The Career Key — Discover your career interest areas in a few quick steps.

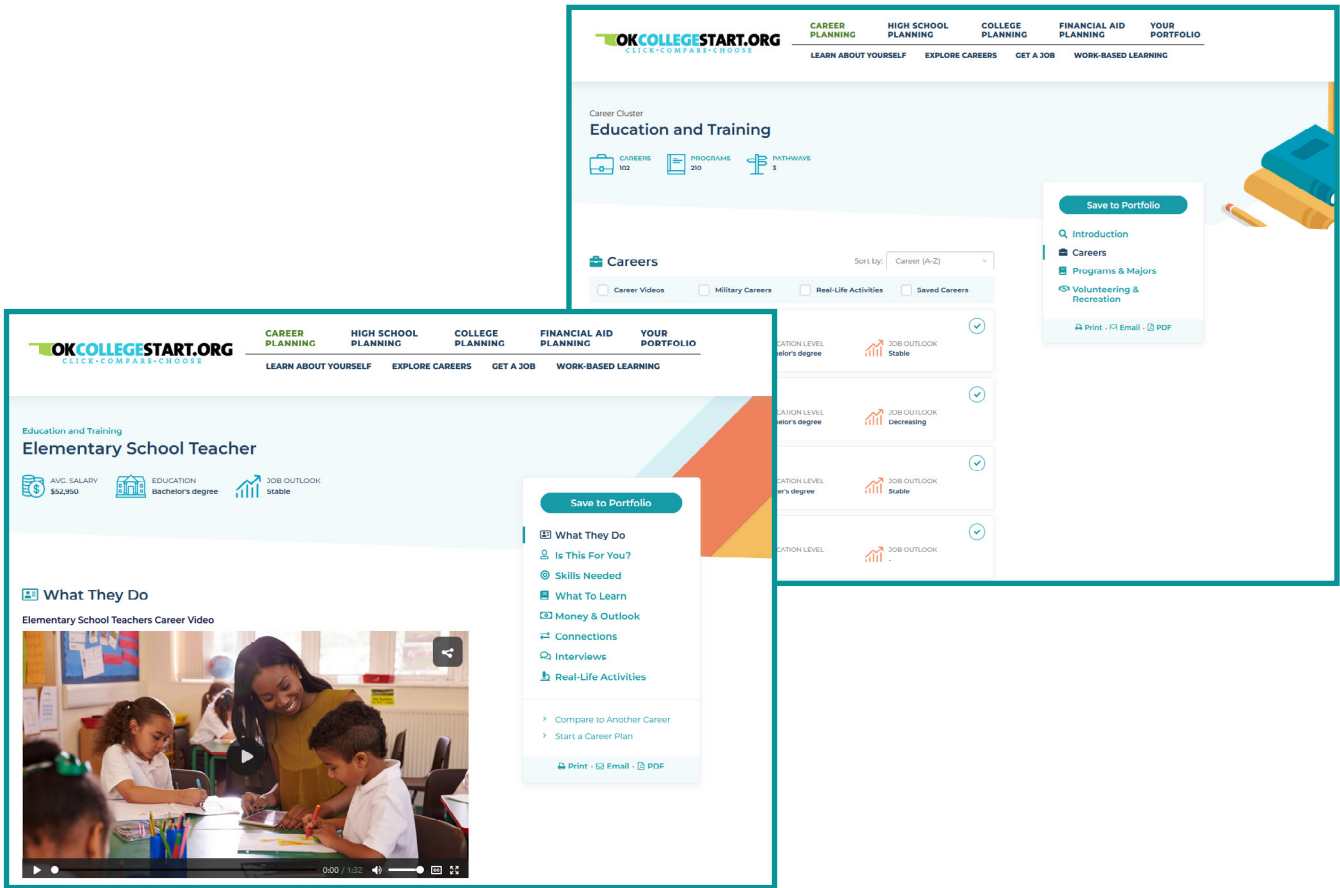


You may want to start with the Career Cluster Survey on [OKcollegestart.org](https://www.okcollegestart.org), which finds your career matches based on questions about activities you like, your personal qualities and your favorite school subjects. You can save your results, and those of any other [OKcollegestart.org](https://www.okcollegestart.org) career assessment, to your portfolio.

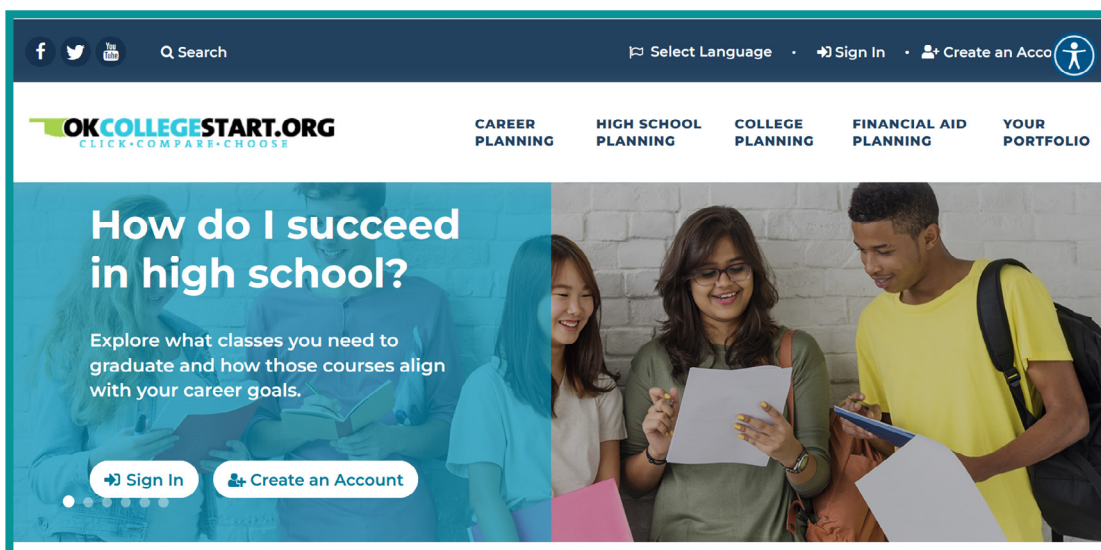
After you take at least one career assessment, make a note here of your top three results:

- 1 _____
- 2 _____
- 3 _____

Now that you know which career areas may interest you, explore some of the careers that fall in those categories. If you used one of the assessments on [OKcollegestart.org](https://www.okcollegestart.org), you'll be able to explore careers and degree programs directly from your results pages.



Explore careers in the highest ranking categories or clusters in your results, as well as any other careers that interest you. The following two pages include 17 career clusters and corresponding careers. Check clusters that match your highest ranking assessment results and the careers that interest you. Do you see any occupations you want to know more about? If so, those are careers you might want to research as future occupations.



Career Clusters

Agriculture, Food and Natural Resources: Producing, processing, marketing, distributing, financing and developing agricultural commodities and resources, including food, fiber, wood products, natural resources, horticulture and other plant and animal products and resources.



Architecture and Construction: Designing, planning, managing, building, and maintaining the built environment.

Arts, A/V Technology and Communications: Designing, producing, exhibiting, performing, writing and publishing multimedia content, including visual and performing arts and design, journalism and entertainment services.



Business Management and Administration: Planning, organizing, directing and evaluating business functions essential to efficient and productive business operations.

Education and Training: Planning, managing and providing education and training services, and related learning support services.



Energy: Interest in the design, maintenance, and distribution of traditional and alternative energy.

Finance: Providing and organizing services for financial and investment planning, banking, insurance and business financial management.



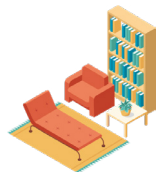
Government and Public Administration: Executing governmental functions including national security, foreign service, planning, revenue and taxation, governance, regulation, and management and administration at the local, state and federal levels.

Health Science: Planning, managing and providing therapeutic services, diagnostic services, health informatics, support services, and biotechnology research and development.



Hospitality and Tourism: Managing, marketing and operating restaurants and other food services, lodgings, attractions, recreation events and travel-related services.

Human Services: Preparing individuals for employment in career pathways that relate to families and human needs such as counseling and mental health services, family and community services, personal care and consumer services.



Information Technology (IT): Designing, developing, supporting and managing hardware, software, multimedia and systems integration services.

Law, Public Safety, Corrections and Security: Planning, managing and providing legal, public safety, protective and homeland security services, including professional and technical support services.



Manufacturing: Planning, managing and performing the processing of materials into intermediate or final products, including related professional and technical support activities such as production planning and control, maintenance and manufacturing/process engineering.

Marketing: Planning, managing and performing marketing activities to reach organizational objectives.



Science, Technology, Engineering and Mathematics (STEM): Planning, managing and providing scientific research and professional and technical services (such as physical science, social science, engineering), including laboratory and testing services, and research and development services.

Transportation, Distribution and Logistics: Planning, managing and moving people, materials and goods by road, pipeline, air, rail and water, including related professional and technical support services such as transportation infrastructure planning and management, logistics services, mobile equipment and facility maintenance.



Agriculture, Animals & Natural Resources

- Agricultural Engineer
- Agricultural Scientist
- Animal Trainer
- Chef
- Conservation Scientist
- Farm Equipment Mechanic
- Fish and Game Warden
- Forester
- Veterinarian
- Zoologist



Architecture & Construction

- Architect
- Cabinetmaker
- Carpenter
- Construction Manager
- Electrician
- Civil Engineer
- General Construction Worker
- Highway Maintenance Worker
- Interior Designer
- Sheet Metal Worker
- Surveying and Mapping Technician



Arts, AV Technology & Communications

- Actor
- Art Director
- Broadcast Technician
- Camera Operator
- Composer and Music Arranger
- Film and Video Editor
- Cartographer
- News Reporter
- Photographer
- Producer and Director
- Set and Exhibit Designer
- Technical Writer
- Graphic Designer



Business Management & Administration

- Accountant
- Advertising Manager
- Computer Operator
- Court Reporter
- Management Analyst
- Meeting and Convention Planner
- Payroll Clerk
- Property and Real Estate Manager
- Shipping and Receiving Clerk
- Statistician



Education & Training

- Audio/Visual Specialist
- Coach and Sports Instructor
- College/University Administrator
- Teacher/Professor
- Librarian
- Public Health Educator
- Special Education Teacher
- Speech Pathologist



Energy

- Electrical Engineer
- Electrical Power-Line Installer
- Environmental Scientist
- Gas Plant Operator
- Geoscientist
- Industrial Machine Mechanic
- Petroleum Engineer
- Power Plant Operator



Finance

- Accounting Clerk
- Appraiser
- Credit Analyst
- Credit Checker
- Economist
- Financial Counselor
- Insurance Adjuster and Examiner
- Insurance Agent
- Loan Officer
- Tax Preparer



Government & Public Administration

- City Planning Aide
- Construction/Building Inspector
- Interpreter and Translator
- License Clerk
- Occupational Health Specialist
- Tax Examiner



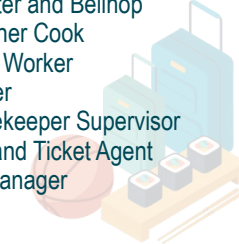
Health Science

- Anesthesiologist
- Athletic Trainer
- Chiropractor
- Dentist
- Emergency Medical Technician
- Physical Therapist
- Occupational Therapist
- Pharmacist
- Physician
- Registered Nurse



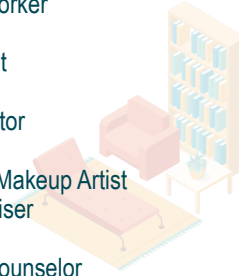
Hospitality & Tourism

- Baggage Porter and Bellhop
- Chef and Dinner Cook
- Food Service Worker
- Hotel Manager
- Janitor/Housekeeper Supervisor
- Reservation and Ticket Agent
- Restaurant Manager
- Tour Guide
- Travel Agent
- Umpire and Referee



Human Services

- Child Care Worker
- Clergy
- Cosmetologist
- Counselor
- Funeral Director
- Manicurist
- Professional Makeup Artist
- Financial Adviser
- Psychologist
- Residential Counselor
- Social Worker



Information Technology (IT)

- Computer/Information Systems Manager
- Computer Engineer
- Computer Programmer
- Computer Security Specialist
- Computer Support Specialist
- Computer Systems Analyst
- Data Communications Analyst
- IT Mechanic



Law, Public Safety, Corrections & Security

- Coroner
- Corrections Officer
- Court Clerk
- Detective and Investigator
- Firefighter
- Judge
- Lawyer
- Life Guard and Ski Patrolman
- Police Patrol Officer



Manufacturing (Mechanical/Industrial)

- Chemical Engineer
- Forklift Operator
- Gas and Oil Plant Operator
- Jeweler
- Locksmith
- Metal/Plastic Processing Worker
- Office Machine Repairer
- Shoe and Leather Worker
- Welder



Marketing, Sales & Services

- Advertising Salesperson
- Buyer and Purchasing Agent
- Customer Service Representative
- Floral Designer
- Market Research Analyst
- Public Relations Specialist
- Real Estate Agent
- Sales Manager
- Telemarketer



Science, Technology, Engineering & Mathematics

- Aerospace Engineer
- Biologist
- Chemist
- Electrical and Electronics Engineer
- Geographer
- Petroleum Engineer
- Mechanical Engineer
- Meteorologist
- Physicist
- Safety Engineer



Transportation, Distribution & Logistics

- Air Traffic Controller
- Airplane Pilot
- Automobile Mechanic
- Flight Attendant
- Motorboat Mechanic
- School Bus Driver
- Traffic Technician
- Transportation Agent



Develop a Career Plan

By now you may have a few career possibilities in mind. So how do you get from here to there? That's where a career plan comes in handy. A career plan will help you put together a strategy to accomplish your career goal. Let's get started.

1. **Write down your career goal.** This can be a specific goal, like biomedical engineering, or it can be a general field, like art or science. Don't worry if you don't have a specific career goal in mind. If you find what you're most interested in, there are plenty of degrees and career options for you to choose from. Refer back to any career interests you've discovered from the surveys you've taken.
2. **Determine your next steps.** What type of training do you need to meet your goal? Is a college degree required to enter the field or would a training program offered by a technology center better fit your needs? Also, think about the extracurricular activities that could help you develop skills needed for a particular field.

For example, if you'd like to become a lawyer, join the debate team to polish your persuasive speech. Dream of becoming a child care professional? Baby-sitting is a great way to get experience. Have a heart for animals? Join 4-H or the National FFA Organization. Have dreams of winning a Pulitzer Prize or being a syndicated columnist? Turn to your school or community newspaper for experience. Also, consider shadowing adults who work in the careers that interest you. Or, work as an intern in the field for hands-on experience.

3. **Go public.** Jot down your goal and your plan of action and place it somewhere highly visible, like your bathroom mirror, refrigerator or the back of your bedroom door. Seeing your goals every day will help you stay focused on making them reality. Be sure to share them with your parent(s) and counselor.

Your career plan should include a specific goal, the training you'll need to reach it, a list of skills needed for the job, work and activities you're currently doing to gain experience, and a plan of action for accomplishing your goal. Turn to Page 19 to see a sample career plan.



TOOLS TO USE
Check out Page 19 for a sample career plan.



Most Popular Careers in Oklahoma

Still having a hard time deciding on a career? Check out the following charts to find the fastest growing occupations in Oklahoma.

Ten Fastest Growing Occupations in Oklahoma Requiring a Bachelor's Degree

Occupation	Median Hourly Salary	Median Annual Salary
Information Security Analysts	\$38.39	\$79,860
Athletic Trainers	\$22.43	\$46,660
Medical & Health Services Managers	\$39.75	\$82,670
Geoscientists	\$61.19	\$127,280
Financial Examiners	\$36.57	\$76,060
Operations Research Analysts	\$41.31	\$85,920
Coaches and Scouts	\$15.84	\$32,950
Petroleum Engineers	\$63.75	\$132,610
Data & Mathematical Science	\$36.05	\$74,980
Market Research Analysts & Marketing Specialists	\$23.92	\$49,750

Ten Fastest Growing Occupations in Oklahoma Requiring an Associate Degree

Occupation	Median Hourly Salary	Median Annual Salary
Occupational Therapy Assistants	\$29.83	\$62,050
Physical Therapist Assistants	\$28.81	\$59,930
Electromechanical Technicians	\$29.02	\$60,360
Respiratory Therapists	\$28.91	\$60,120
Geological & Hydrologic Technicians	\$34.49	\$71,730
Aerospace Engineering & Operations Technologists	\$27.12	\$56,410
Mechanical Engineering Technologists	\$28.85	\$60,000
Radio, Cellular and Tower Equipment Installers & Repairers	\$22.85	\$47,520
Dental Hygienists	\$38.17	\$79,380
Diagnostic Medical Sonographers	\$36.89	\$76,730

Source: U.S. Department of Labor, Employment and Training Administration

Wrap-up

Hopefully, you've learned helpful information and tips to assist you in finding career options that best fit you and your lifestyle. Remember to work with your parent(s) and counselor. Tell them about your goals and your planned action steps.

Reflection

Based on your interests and skills, what three careers are you interested in pursuing?

- 1 _____
- 2 _____
- 3 _____

Parent Part

Tell your parent(s) about your career goals and ask if they know someone you could talk to who works in one of those professions. Ask them to help you research the career in more detail and possibly shadow someone for a day. Job shadowing involves observing someone who is currently employed in a career that interests you. It's a great way to learn more about future career options.



DID YOU KNOW?

The average annual salary in Oklahoma for the top 10 fastest-growing occupations requiring a bachelor's degree is \$78,874.



Sample Career Plan

CAREER GOAL

To earn a bachelor's degree and work as an interpreter in Ukrainian community service.

Requirements

A bachelor's degree in language or communications

Skills Needed

- ▶ Using scientific rules and strategies
- ▶ Reading comprehension
- ▶ Critical thinking
- ▶ Active learning
- ▶ Monitoring
- ▶ Judgment and decision making
- ▶ Complex problem solving

Current Skills and Interests

- ▶ Strong grades in English and Language Arts
- ▶ Grandparents speak Ukrainian
- ▶ Want to assist Ukrainians coming to the U.S.
- ▶ Volunteer every week for the food bank



Plan of Action

- ▶ Take as many English classes as I can
- ▶ Earn a bachelor's degree in foreign language or communications
- ▶ Speak to a degree counselor about the best pathway for me
- ▶ Attend lectures and study literature about Ukrainian culture
- ▶ Learn requirements for naturalization and citizenship in the U.S.

Developing My Career Plan

My career goals

My skills and interests

Necessary training to meet my goals

My plan of action





How Do I Get There?

Preparing and Planning for My Next Step

Have you ever traveled somewhere new without GPS? It's hard to navigate the twists and turns without a plan in place, isn't it? Preparing for college is no different. You'll need to develop a strategy to make sure you reach your destination ... a college education!

Help make your road to college a smooth journey by putting into practice the suggestions in this section. Be sure to visit with your counselor about attending college or a technical institution. Your counselor can provide information about nearby colleges, classes offered, admission requirements, scholarship opportunities and much more. It's never too early to start planning for your future! Visit [OKcollegestart.org](https://www.okcollegestart.org) to explore postsecondary colleges, programs and majors.

Take the Right Classes

If you plan to attend a public college or university in Oklahoma, you must take certain courses during high school. These courses will prepare you for college, and you'll learn valuable skills in case you decide to enter the workforce after graduation. The following page provides a checklist for you to use and complete as you pass classes in high school. This checklist is a summary of Oklahoma's College Preparatory/Work Ready Curriculum, and is in alignment with admission requirements at Oklahoma's colleges and universities and with the Oklahoma's Promise curriculum.

For more information about curriculum guidelines, visit www.sde.ok.gov. Visit [OKcollegestart.org](https://www.okcollegestart.org) to find campus-specific requirements.



TOOLS TO USE

Check out the worksheet on Page 22 to track your courses.

COLLEGE PREPARATORY/WORK READY CURRICULUM GRADUATION REQUIREMENTS

23 units or sets of competencies are required in order to meet state graduation requirements. Check beside each course upon successful completion of unit or set of competencies.

SECTION I: COURSEWORK REQUIREMENTS

ENGLISH (4)

___ English I
 ___ English II
 ___ English III
 ___ Other approved course _____

HISTORY & CITIZENSHIP (3)

___ 1/2 Oklahoma History
 ___ 1/2 Government
 ___ U.S. History
 ___ Other approved course _____

ADDITIONAL UNIT (1)

Choose **either** one of the following subjects:

- English
- Math
- Science
- History
- World Languages
- Computer Technology

OR one of the following courses approved for college admission:

- Career Technology Education
- Concurrently Enrolled
- Advanced Placement
- International Baccalaureate

MATHEMATICS (3)

3 are required in grades 9-12

___ Algebra I
 ___ Geometry
 ___ Algebra II
 ___ Algebra III
 ___ Pre-Calculus
 ___ Other approved course _____

WORLD/NON-ENGLISH LANGUAGE OR COMPUTER TECHNOLOGY (2)

___ 1st year of Language: _____
 ___ 2nd year of **same** Language
OR
 ___ 1st year of Computer Technology
 ___ 2nd year of Computer Technology
Excludes keyboarding or typing courses

LABORATORY SCIENCE (3)

___ Biology I
 ___ Chemistry, Physics, or Physical Science
AND
 ___ Other Physical Science _____
OR Other Life Science _____
OR Earth/Space Science _____

FINE ARTS OR SPEECH (1)

___ Music, Art, Dance or Drama
 ___ Humanities
 ___ Speech or Communications

ELECTIVES (6)

Total Units Upon Final Check must match Total Units Earned in Section III. TOTAL UNITS UPON FINAL CHECK: _____

SECTION II: OTHER REQUIREMENTS

State law requires that students meet the additional requirements below in order to graduate from a public high school with a standard diploma.

ASSESSMENTS

Taken in 11th Grade:
 ___ ACT **OR** ___ SAT
 ___ Science Assessment

Taken once during high school:
 ___ U.S. History

CERTIFICATES OR ENDORSEMENTS (IF ANY)

ADDITIONAL REQUIREMENTS

___ Personal Financial Literacy Passport
 ___ CPR/AED

SECTION III: INDIVIDUAL CAREER ACADEMIC PLAN (ICAP)

Each student is required to complete the process of an ICAP in order to graduate from a public high school with a standard diploma. The ICAP Career Assessment, Career Goal and Coursework are to be reviewed annually. Enter the date the student completed each requirement below.

GOAL	9 TH GRADE	10 TH GRADE	11 TH GRADE	12 TH GRADE
Career Assessment	_____	_____	_____	_____
Written Career Goal	_____	_____	_____	_____
Courses Reflect Goal	_____	_____	_____	_____

Students are also required to participate in Service Learning and/or Work-Based Learning Activities at least once in grades 9-12. Mark each grade level the student participated in this requirement; not limited to one activity or grade level. **Internship codes are reserved for 11th and 12th grade.**

	9 TH GRADE	10 TH GRADE	11 TH GRADE	12 TH GRADE
Service or Work-Based Learning	_____	_____	_____	_____

DATE OF CHECK	STUDENT INITIAL	TOTAL UNITS
_____	_____	_____
_____	_____	_____
_____	_____	_____

Total Units Earned must match Total Units Upon Final Check in Section 1. TOTAL UNITS EARNED: _____

Grades

Your parents were right when they said good grades are important. Achieving and maintaining good grades can help you get into a better college, be awarded a scholarship and achieve your goals.

Getting good grades takes planning, attention to detail and lots of study time. Make it a goal to raise your grades in a few key subject areas and speak with your teacher, counselor or parent(s) about a plan of action. Use the spaces provided below to write in a few subject areas or specific classes in which you need improvement.

1 _____	2 _____
3 _____	4 _____

Visit OKcollegestart.org to find homework helpers and tips for being a successful student.

Strengthen Study Habits

You'll need to develop study habits early if you want to make good grades now in high school and later in college. Here are some tips to keep in mind when developing your study skills:

During class—taking notes

Listen carefully and ask questions if you don't understand, keep track of assignments and be sure to take notes on your lectures. Quality notes are essential, as lectures may contain information you won't hear or read anywhere else. Teachers lecture on what they think is important, and they know what's on the tests. Learning how to take good notes is a skill; the more you practice, the more skilled you'll become. Here are some tips on taking good notes.*

- ▶ Make sure you've completed your reading assignments before the lecture.
- ▶ Come prepared with your laptop, tablet, or paper and pen.
- ▶ If possible, sit close to the front of the room to avoid distractions.
- ▶ Note the title of the lecture, course name and date.
- ▶ Watch the speaker carefully.
- ▶ Type accurately or write neatly. This will save time in the long run.
- ▶ Use abbreviations; mark examples with "EX."
- ▶ Use special symbols to mark important points (arrows, stars, etc.).
- ▶ Listen carefully to the introduction. It will often contain an outline that can help you organize the information.
- ▶ Keep it simple. Summarize the notes in your own words, not the teacher's. Your goal is to understand what the teacher is saying, not to record every word said.
- ▶ Listen for words and phrases that indicate an important idea is about to follow. Examples include: important, this caused, three reasons, for example, therefore, in contrast, remember, the basic idea, and in conclusion.
- ▶ Include examples that support the main points. Give special attention to details not covered in the textbook.
- ▶ Listen carefully to the summary at the end. You can use it to check the organization of your notes. Add any main points that you missed during the lecture.
- ▶ At the end of the lecture, ask questions about points you didn't understand.
- ▶ Don't hurry! Listen and take notes until the teacher dismisses the class.



*Adapted from "Lecture Note Taking," College of Saint Benedict & Saint John's University, csbsju.edu.

At home—studying

- ▶ Review your notes as soon as possible, and make necessary changes to avoid confusion later.
- ▶ Keep notes from each class in one place—in a specific online file or separate notebook.
- ▶ Find a quiet place to study and remove any distractions (TV, games, social media, cellphone, etc.)
- ▶ Get in a routine and study throughout the week—at the same time of day, if possible.
- ▶ Organize your desk, papers and supplies.
- ▶ Schedule time to study when you're at your best. Waiting until midnight the night before a big exam isn't a good idea.
- ▶ Study the most challenging subject first. You'll get it out of the way and be ready to tackle coursework you enjoy or something that comes naturally.
- ▶ Study your lecture notes at least once a week until you're sure all exams covering that material are over. Don't forget about the final!

ACT/SAT Tests

All that study time will come in handy when you take the American College Testing (ACT) and/or Scholastic Aptitude Test (SAT) exam. When it comes to college admission, these tests play a big role. So you've heard of the ACT and the SAT, but what are they exactly, you ask? Well, the ACT and the SAT are used to measure your educational achievement in a variety of subjects. The overall score may be used to help you meet admission requirements at certain colleges.

The ACT is more common in Oklahoma, but check with the colleges you're interested in attending to find out which test they prefer. Of course, colleges don't base admission exclusively on these test scores, but it's best if you can meet their minimum score recommendation. Contact the admission office at the college or university that interests you or visit OKcollegestart.org to take a free practice test.

The basic exams are typically \$55 to \$85, and fee waivers are available. Talk to your counselor for more information. It may be best to take the ACT and/or SAT numerous times in an attempt to improve your score. You may want to take your first exam during your junior year. Treat this exam like any other by getting a good night's rest the night before, eating a healthy breakfast and preparing to the best of your ability. A few sample ACT questions are listed on the next page.

When are ACT or SAT exams offered? Ask your counselor or visit ACT.org or SAT.org to find test locations, dates and times. Write the next available test dates at the locations nearest you in the spaces below.

1) _____	_____
Exam Date	Exam Location
2) _____	_____
Exam Date	Exam Location
3) _____	_____
Exam Date	Exam Location

Sample ACT Questions

QUESTION 1:

Ms. Hernandez began her math class by saying: I'm thinking of 5 numbers such that their mean is equal to their median. If 4 of the numbers are 14, 8, 16, and 14, what is the 5th number?

- A. 15
- B. 16
- C. 17
- D. 18

(Answer is D)

QUESTION 2:

When $x = 3$ and $y = 5$, by how much does the value of $3x^2 - 2y$ exceed the value of $2x^2 - 3y$?

- A. 4
- B. 14
- C. 16
- D. 20
- E. 50

(Answer is B)

QUESTION 3:

What is the degree measure of the acute angle formed by the hands of a 12-hour clock that reads exactly 1 o'clock?

- A. 15°
- B. 30°
- C. 45°
- D. 60°
- E. 75°

(Answer is B)



Visit [OKcollegestart.org](https://www.okcollegestart.org) to find free practice tests for the ACT, SAT and more.

MYTH: Colleges only look at ACT or SAT test scores when determining admission. If I didn't make that score, I won't get in.

REALITY: Colleges do prefer students meet the ACT and/or SAT entrance score requirement, but there are other factors, such as volunteer work, extracurricular activities, GPA and class rank that institutions may take into consideration.



Why Wait? Earn College Credit Now!

Consider earning college credit before you graduate from high school. Taking advantage of these opportunities will prepare you for the demands of college and can save you time, tuition and the costs of room and board. Here are a couple of ideas you may want to consider. Your counselor can tell you which options are available through your high school. For more information about each, check out OKcollegestart.org.

Advanced Placement (AP) Courses

These courses allow students to take college-level coursework in high school. Oklahoma colleges and universities will award college credit to students who successfully complete these courses and pass the corresponding AP exams.

Concurrent Enrollment

This program allows eligible juniors and seniors to take credit-earning college courses while in high school. Concurrent enrollment allows you to earn credit at a reduced cost and classes can be transferred to some postsecondary institutions for college credit. A high school student may enroll in a combined number of high school and college courses per semester not to exceed a full-time college workload of 19 semester credit hours. For purposes of calculating workload, one-half high school unit is equivalent to three semester credit hours of college work.

Thinking Ahead

We'll discuss paying for college in a later section, but there are ways you can cut future costs now. Want to know how? Here are a few money saving tips. Be sure to show this to your parent(s). Helping them save money may earn you brownie points!

Oklahoma's Promise

Students must apply in the 8th, 9th, 10th or 11th grade, be a resident of Oklahoma, complete a specific high school curriculum, achieve at least a 2.50 GPA both in the curriculum and overall, and abide by certain conduct standards. The federal adjusted gross income of the student's family may not exceed \$60,000 for parents with one or two dependent children, \$70,000 for parents with three or four dependent children, or \$80,000 for parents with five or more dependent children at the time of application, and \$100,000 each year the student is enrolled in postsecondary education. Oklahoma's Promise will pay resident tuition at a public college or a portion of tuition at private institutions or public technology centers in Oklahoma. Learn more at okpromise.org.



DID YOU KNOW?

Ninety-two percent of Oklahoma's Promise graduates are employed in Oklahoma within one year after graduating from college.

Oklahoma 529 College Savings Plan

It's never too late to save for college. Consider signing up for a college savings account through Oklahoma 529, or continue to add money to an existing account. It's generally best to keep most savings in your parent(s)' name(s). Visit oklahoma529.com for more information.

Oklahoma 529SM

Tracking My Classes & Achievements

Jot down your volunteer work and achievements and track the classes you need to take each year to meet college admission requirements. For example, will you take American history in the spring semester of your junior year? Write it down here. Refer back to the list of required courses on Page 22 to see which classes you need to take and use this worksheet as a map. You can also track your plan of study at OKcollegestart.org.

	FRESHMAN YEAR	SOPHOMORE YEAR
Fall Classes		
Spring Classes		
Honors and Awards		
Volunteer Work, Jobs and Extracurricular Activities		

	JUNIOR YEAR	SENIOR YEAR
Fall Classes		
Spring Classes		
Honors and Awards		
Volunteer Work, Jobs and Extracurricular Activities		



Where Do I Go?

Researching Institutions and Programs

College isn't one-size-fits-all. You'll need to do a little research to decide which institution is the best fit for you academically, socially and financially.

Researching colleges isn't like researching your term paper. Of course, you'll want to get as many facts as possible (cost, size, location, etc.) but don't rely on facts alone. Choosing a college or career technology center is a personal and emotional decision, too.

Ready to discover a place that'll prepare you for a successful future? Let's get started!

You're Just Not My Type (Of College)

Oklahoma has many types of postsecondary campuses (colleges that offer certificates, degrees and training beyond high school). To decide what's right for you, it's important to understand the different types of institutions available and what they have to offer. Review the information on the next page to learn how these types differ.



Understanding Postsecondary Campus Types

Oxford Dictionaries offers the following definition of college:

Main Entry: col·lege

Function: noun

An educational institution or establishment, in particular one providing higher education or specialized professional or vocational training.

There are many different types of colleges and institutions in general, which means you have a wide variety of choices. The best type of education for you may be available right here in Oklahoma. Check out OKcollegestart.org and select “College Planning/Explore Postsecondary Schools” to learn about Oklahoma’s colleges and universities. Here are some examples to help with your decision:

Four-Year Universities

- ▶ Offer undergraduate, graduate and professional degrees
- ▶ Include Oklahoma’s research and regional universities and public liberal arts university
- ▶ Examples: University of Science and Arts of Oklahoma and University of Central Oklahoma

Community Colleges

- ▶ Take about two years to complete a degree program
- ▶ Are usually less expensive than some other types of colleges
- ▶ Examples: Carl Albert State College and Rose State College

Technical Branches

- ▶ Emphasize education and training in technical fields
- ▶ Oklahoma State University Institute of Technology and Oklahoma State University-Oklahoma City

Technology Centers

- ▶ Prepare you for a specialized career or trade
- ▶ Offer several certifications, some online
- ▶ Examples: Tri County Technology Center and Tulsa Technology Center

Proprietary Colleges

- ▶ Privately-owned or out-of-state colleges and universities that aren’t supported by state funds
- ▶ Prepare students for direct entry into an occupation or profession
- ▶ Example: Tulsa Welding School

Public Universities

- ▶ Colleges and universities that operate under the supervision of state governments
- ▶ Offer Associate, Bachelor’s, Master’s and Doctoral Degrees
- ▶ Examples: Oklahoma State University and Oklahoma City Community College

Private Universities

- ▶ Privately-owned accredited colleges and universities that aren’t supported by state funds
- ▶ Offer associate, bachelor’s and/or graduate degrees
- ▶ Examples: Southern Nazarene University and Oklahoma Baptist University

Note that several terms can be used to describe the same college. For example, The University of Tulsa is a four-year, private university.



Location, Location, Location

Does a big city excite you, or do you prefer a smaller town? Do you need to live at home and commute? As you can see, location is an important factor when making your choice.



Which type of college do you think is best for you and why?

Urban Campuses

Some colleges are located in large metropolitan areas and offer plenty of local events, museums and entertainment. The cost of living is usually higher than smaller towns and parking may be a challenge, but off-campus housing should be plentiful. Urban colleges may have more opportunity for job placement or internships related to your field of study.

Suburban Campuses

Many colleges are located in medium-sized towns whose revenue often depends on the college. Typically called “college towns,” these cities usually grow with the students’ needs in mind. Things a college student needs, like laundromats, grocery stores and bookstores, are conveniently located near campus. Local events are mostly on-campus, and off-campus housing may be located farther from the college.

Rural Campuses

Colleges that serve rural populations are often located in regions strategically placed to serve a wide area. Rural colleges typically offer plenty of on-campus housing for those who don’t wish to commute; off-campus housing may be harder to find. Student life is often focused on campus, and local businesses may be spread farther throughout the town. Rural colleges offer the chance for students from smaller areas to attend classes without the expense of travel to a larger city or town and the ability to stay close to family or friends.

Size Up Your College

Don’t forget to consider the size of a college. Small campuses give students the chance for more interaction with professors, smaller classrooms and more personalized assistance with educational needs. Larger colleges provide more social opportunities and more classes to build a flexible schedule.

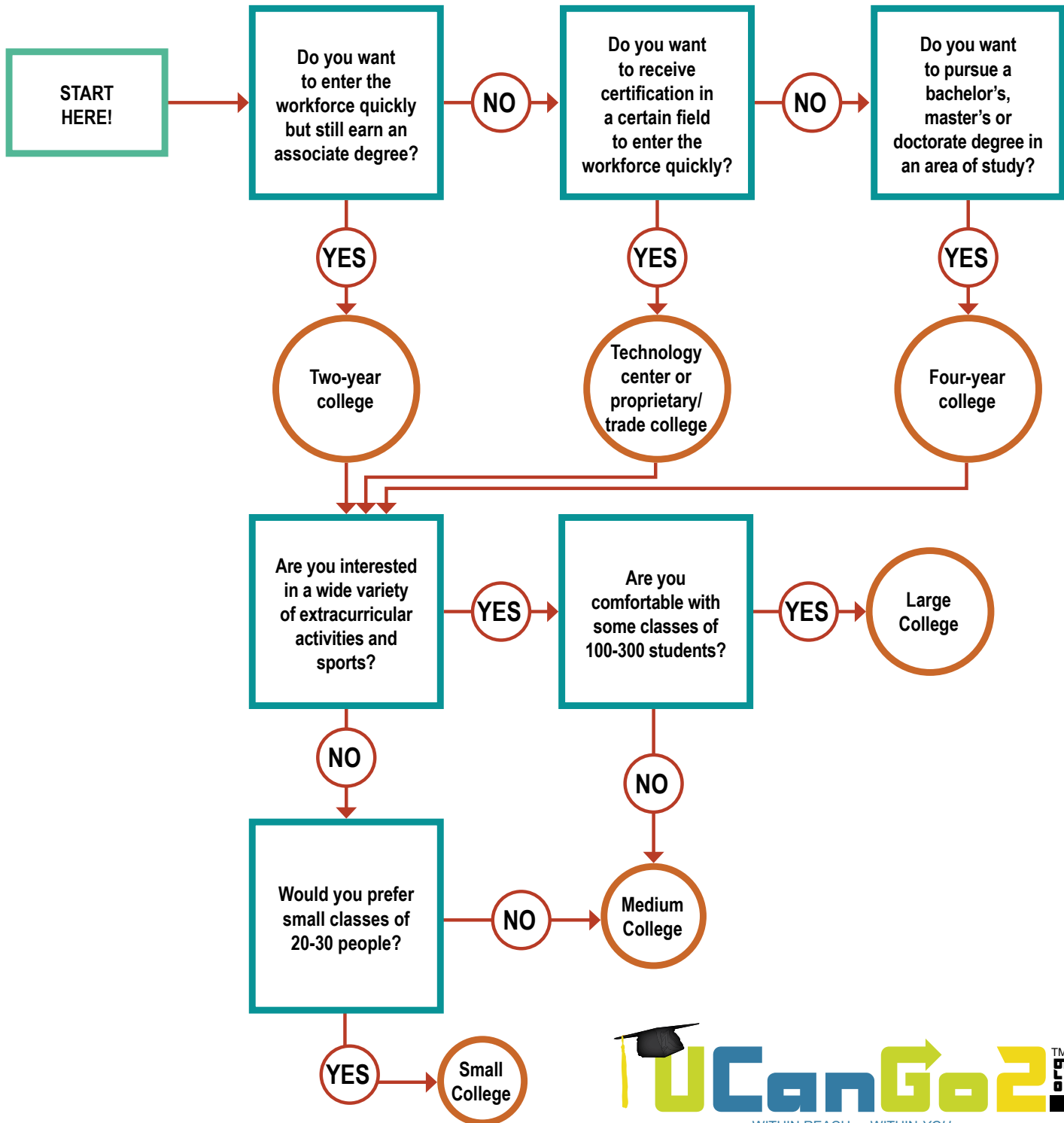
Remember, colleges of all sizes and types can be found in all locations. A large, private, four-year college may be located in a rural area near your hometown. Or, you might find a small technical campus in the heart of the city. Oklahoma offers postsecondary campuses of all types, locations and sizes to meet your educational needs.

With college size, type and location in mind, use the decision tree tool on the next page to help you decide what type of campus might be the best fit for you.

You should also visit OKcollegestart.org to utilize the college exploration tools, which include the School Finder, Distance Search and College Matching Assistant.

Picking a College Decision Tree

Use this tool to help you decide which path will lead you to success. Read each question and think about your interests, wants and needs. Answer “yes” or “no” and follow the corresponding arrows to help you reveal the college type and size that may be best for you.



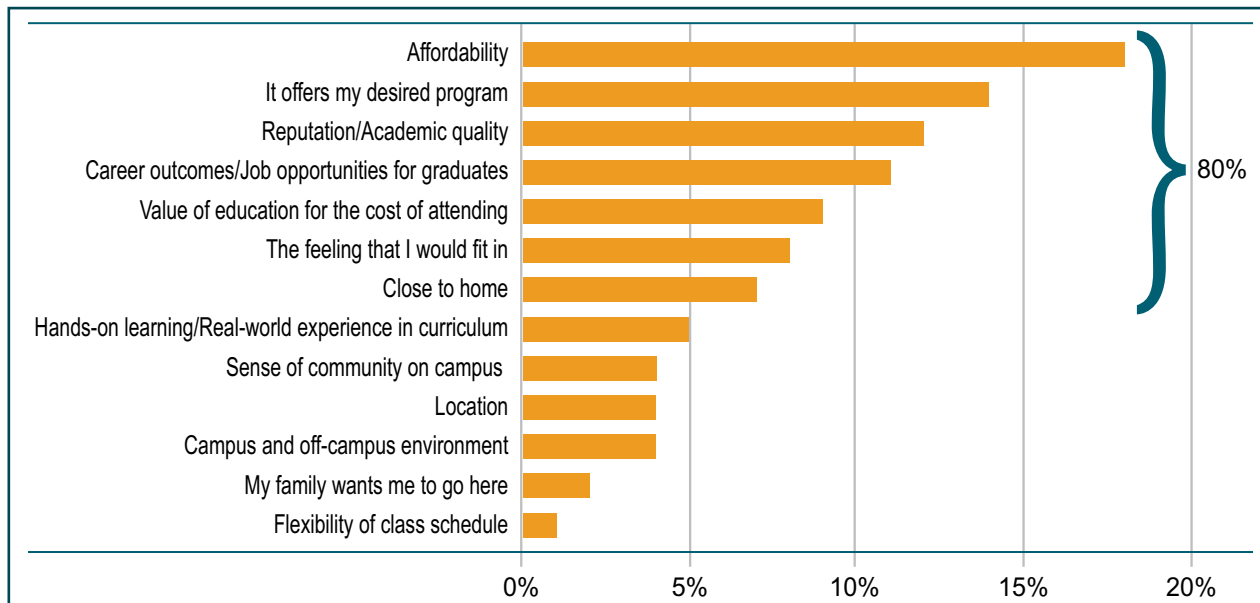
What Do You Want in a College?

In Section 2, we discussed career exploration, so you may have a major or field of interest in mind. You'll want to consider your career interests when selecting a college and find one that has a strong academic program in that area to help you succeed.

Your career interest isn't the only factor in this decision. Consider the following reasons and mindsets when making a list of potential colleges. Your list may be large at the beginning, but you'll be able to narrow it down later.

The Reasons Students Use To Make Their College Choice

College Matchpoint surveyed over 100,000 U.S. high school students about how they chose which college to attend.



Key findings:

- ▶ 80% of the students surveyed indicated affordability, desired program, reputation/academic quality, career outcomes, value, the elusive “college fit” or proximity to home factored into their final decision. It’s important to keep these reasons in mind as you determine what’s important to you.
- ▶ Out of the 57% of survey participants who attended colleges in their home state, 24% indicated affordability was the leading factor, followed by 14% who said they based their decision on the offer of a desired program.
- ▶ 27% of survey respondents attended a private college, and 17% based their decision on the school’s reputation or academic quality. 14% of those said career outcome was their deciding factor, while 13% said the offer of a desired program was their top choice.

Source: CollegeMatchPoint.com

What’s Your Mindset?

Prospective Student Mindsets identify the dreams and goals college-bound students may have for their upcoming undergraduate education. Which mindset sounds like you?

EXPERIENTIAL INTEREST (19%)

- Desires a career
- Wants to find internships and employment
- Is concerned about cost and college affordability

SOCIAL FOCUS (18%)

- Wishes to gain meaningful friendships in college
- Intends to engage in every possible activity
- Prioritizes campus social atmosphere

CAREER THROUGH ACADEMICS (14%)

- Searches for a long-term career
- Integrates strong academics with career prep
- Is a level-headed decision-maker

CAREER PRAGMATISTS (21%)

- Looks for immediate return on investment
- Is sensitive to college affordability
- Wants to find a job right away, but not necessarily career-focused

EXPLORATION & MEANING (17%)

- Wishes to make an impact on the world
- Is open to liberal arts outcomes
- Thinks globally and makes decisions (like which school to attend) emotionally

GRAD SCHOOL BOUND (10%)

- Plans to attend graduate or professional school
- Values scientific, technical, and research skills
- Bases school choice on academic quality and environment

Source: Encoura.org/

Narrowing Down Your Choices

Once you've examined your likes and dislikes, assessed your needs and made a big list of possible choices, it's time to narrow it down. Because application fees can add up and campus visits cost time and money, it's important to focus on a handful of colleges that interest you most.

Affordability

Take a look at the websites of the colleges on your list. Each college is required to provide an online tool that estimates educational expenses such as tuition and fees. It's called a Net Price Calculator or tuition estimator. You may still need to add in the cost of books, travel for weekends and holidays and other monthly expenses (cellphone, Internet service, etc.). These estimated costs will give you an idea of how much you'll need to rely on family savings, scholarships, grants, work-study and student loans. If you need to cover some of your expenses with federal loans, learn how to "borrow smart from the start" at ReadySetRepay.org.

Admission Requirements

Colleges can consider your ACT and/or SAT score, high school grades, extracurricular activities, volunteer work and application essays during the admission process. By the time you're ready to narrow down your list of colleges, you should have all your important test scores. Compare your qualifications to the admission requirements and decide which colleges are most likely to accept you. It's generally a good idea to make sure your list includes at least one college you're confident will grant you admission.

You want to be realistic about your chances, but don't be afraid to take a risk. College admission is decided by real people who may be able to see beyond test scores. A great admission essay or dedication to a particular volunteer or extracurricular activity can make the difference.

The screenshot displays the OKCollegeStart.org website interface. At the top, there's a navigation bar with 'AT A GLANCE' and 'FINANCIAL AID OFFICE' sections. Below this, there are contact numbers for the Office of Admissions (800.233.6019) and the Student Union (800.233.6019). A central banner highlights the college's offerings: Certificate/Diploma, Bachelor's degree, Graduate Certificate, Master's degree, and Doctoral degree programs. The 'FINANCIAL AID OFFICE' section features a 'Net Price Calculator' showing an undergraduate tuition of \$13,920 and an out-of-pocket cost of \$28,444. Below this, a 'STUDENT LIFE' section includes a 'SPORTS' table with columns for 'Sports Offered', 'Men's', and 'Women's'. The table lists various sports like Baseball, Basketball, Soccer, etc., with corresponding NCAA Division 1 logos.



Myth: I should apply to as many colleges as possible to make sure I get in somewhere.

Reality: As long as you're realistic about admission requirements, there's no need to apply to more colleges than necessary. College application fees can be expensive so don't apply to a college unless you're sure you want to go there. If you're still not sure, pick one college that you're *confident* will accept you, one school that will *probably* accept you and one college that *may be a long shot*. And remember, with a little research you can take many core college courses at one college and transfer to the college of your choice at a later date.

Check Them Out

Exploring Colleges on OKcollegestart.org

OKcollegestart.org offers college profiles for career technology centers, colleges and universities across the country. Search for colleges by name, browse by type of campus or use the **School Finder** to locate colleges and universities that match characteristics such as cost, location or admission standards.

Each section of a profile provides you with detailed information about the college. Don't have a lot of time to review the profile? Check out the **At a Glance** section for a brief overview of the size, location and cost of the college. If you can, take time to locate the **Student Life** portion of the profile. Learn about campus demographics, see a list of campus activities and organizations, and find information about services available to students. You'll also find a list of sports and athletic scholarships offered at the college.

Setting Up Campus Tours

Once you've narrowed down your college choices, you'll need to get a feel for the campus, the students and the surrounding area. The best way to do that is to arrange a campus visit. Talk to your high school counselor to see if your college offers campus visits or tours.

The summer between your junior and senior year is a great time to tour campuses. Set aside some free time with your parents, guardians or other close friends or family. You'll need at least a full day for each college you're seriously considering. Remember to make travel arrangements, if necessary.

Before you arrive, contact the college's admission office or welcome center to see what options are available to you. Most colleges offer a campus tour, and others may have more events and programs for potential students.

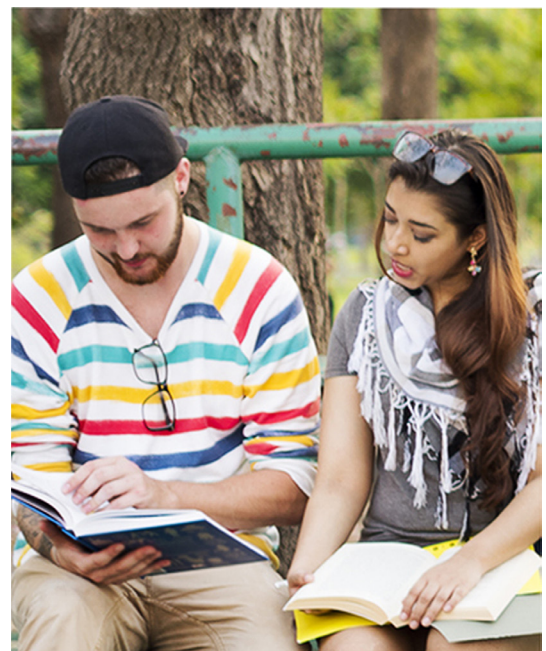
Also, as you're planning your visit, contact the department that houses your soon-to-be major. Connecting with the individual department can:

- ▶ Give you the chance to meet professors and learn what they'll expect from you.
- ▶ Help you learn more about the degree requirements so you can plan your classes early.
- ▶ Assist you in identifying practical challenges you may face in your career after college.
- ▶ Get a feel for the building or area of campus where you'll spend a great deal of time.

Not all students know what they want to do before they get to college, and that's OK. A few of the top reasons students change their major are that they're not interested in the material they're studying, they want a major with a more attractive compensation range, or they rushed into making a decision on their college major and didn't evaluate all of their options. A campus visit can help you learn what degrees are offered and which career path you may want to follow. When selecting a major, be sure to think about where you'll have to live to use your degree. For example, if you dream of a career in marine biology but don't want to leave Oklahoma, you may want to rethink your career choice. Make an appointment with the career services department on campus to speak with someone about choosing a major.

Finally, to make the most of your campus visit, take a campus tour. It's best to call ahead and schedule a campus tour with an official tour guide. But, if that's not possible for you, check out the next page for some places to visit during your self-guided tour. Many colleges now offer virtual tours, which allow you to experience the campus, classrooms and other features without the travel. Visit OKcollegestart.org to take a virtual campus tour of several Oklahoma colleges and career technology centers. Use the notes section below to write down some colleges that interest you and what you think you would like about each one.

Notes



Places to Visit on Campus

Admission Office

This is your chance to ask questions about submitting your application on time. These are the people who will look at your application and make the initial decisions about your qualifications. Make sure you're aware of deadlines and necessary documents you'll need to attach to your application, such as high school transcripts, letters of reference, test scores and essays.

Financial Aid Office

Not only can the Financial Aid office help you locate scholarships, grants, work-study and student loan opportunities, but they can also help you fill out the Free Application for Federal Student Aid (FAFSA) and answer important questions about ways to pay for college. Ask for the college's priority deadline for FAFSA submission.

Academic Advising

Each college or professional school has a different method for providing academic advising. Find out which departments offer the classes you'll need to achieve your degree.

On-Campus Child Care

Students who are also parents may want to inquire about child care. Even if you've already established care for your children while you're in class, you may find great deals on fees or hours that fit your class schedule.

Career Services

Knowing what classes to take is only one step in the process. Find the Career Services office and visit it frequently. Here you can receive help preparing a resume, writing a cover letter and searching for jobs. This office can also teach you how to market your degree in the workforce.

Housing Office

If you're able to live on campus, be sure to stop by the Housing office to learn about the dormitories, meal plans and other important information. Ask the office what items are allowed in the dorms so you can begin stocking your dorm room ahead of time, stretching out the cost.

Parking and Transportation Office

If you plan to have a car on campus, you'll have to learn the procedures for parking. This may be an added expense you'll want to consider in your budget. Also ask about public transportation, like bus routes to/from campus and on campus.

Student Life Office

If you're visiting a campus large enough to offer activities, events and clubs, don't miss the Student Life office. This is a great place to learn how to get involved, meet new people and ask current students about campus life.

Student Union or Common Area

Many campuses have a building designated for students to use in between classes. Typically known as the Student Union, this building often has restaurants, important offices such as the Student ID office, post office and even some banking services. If you see a campus newspaper, be sure to grab it to read later so you can learn more about life on campus.

Library

Visit the campus library and take note of the operating hours. The library may offer free Wi-Fi and may be a resource for you during your time on campus. Also, take note of smaller, departmental libraries that may offer specialized resources for specific classes or assignments.

Health Clinic

Learn what options are available to you if you get sick while at college. Ask how much treatment may cost. Many colleges offer health insurance for students.

Surrounding Community

Explore off campus to locate important businesses and services you may need. Get a feel for the safety of the area and see if it's easy to get around.

Campus Visit Checklist

While on your campus visit, talk to as many people as you can and get a feel for the atmosphere. Don't pass up a chance to ask questions. Use this campus visit checklist to assist you during your campus tours.

- Visit the college's website to learn how to set up a campus tour. Tours are usually scheduled throughout the day, so your family may wish to plan the day around the tour.
- Schedule interviews with campus officials in admission, academic advising, housing and in your field of study. Ask about the number of classes you should take each semester, meal plans and parking.
- Read a college newspaper to get an idea of the campus culture. Drop in at the Student Life office to ask about student organizations and student activities.
- Grab any financial aid or application forms you may need. Ask about the college's scholarship and FAFSA deadlines.
- If possible, sit in on a class that interests you. Talk to coaches or sponsors of activities that interest you.
- Scan bulletin boards to see what activities are available. This is also a good way to get a feel for job opportunities in the area.
- Eat in the cafeteria or around campus to check out the dining options available to you.
- Visit the dorms or campus apartments if you plan to live on college grounds. Ask about security practices for all types of campus housing.
- Talk with current students about campus life and ask questions.
- Ask someone in the health clinic about their hours and the services they provide.
- Visit the college bookstore to price new and used books.
- Stop by the library and ask about their checkout procedures.
- Do you need child care? Ask about campus services in the area.



Getting Answers on Campus

Coming to campus for a visit is easy enough. Leaving with all your questions answered can be a challenge. Take this opportunity to list questions you may have for each department you visit.

Admission Office

1. When is the deadline for admission?
2. _____
3. _____

Financial Aid Office

1. Will my financial aid offer cover my expenses?
2. _____
3. _____

Academic Advising

1. What classes should I take my first semester?
2. _____
3. _____

On-Campus Child Care

1. What time does the child care center open and close?
2. _____
3. _____

Career Services

1. What steps can I take to strengthen my resume?
2. _____
3. _____

Health Clinic

1. What types of services do you offer?
2. _____
3. _____

Student Life Office

1. Is there a student organization for my major?
2. _____
3. _____

Parking and Transportation Office

1. Am I allowed to have a car on campus as a freshman?
2. _____
3. _____

Library

1. When is the library open?
2. _____
3. _____

Housing Office

1. How will my roommate be chosen?
2. _____
3. _____



Make Your Choices and Apply

After visiting all the colleges you're interested in, you'll know which colleges are worth the application fee. Don't forget to note important application and scholarship deadlines, and call the college's office of admissions to make sure they received all required documents. Check with the local financial aid office for specific information about scholarships and any financial aid forms that may be required. Be sure your official test scores and transcripts are being sent to the college(s) to which you're applying.

Now you can start working on your college applications, essays, letters of recommendation and anything else required. Review these tips for preparing your college application.

- ▶ Read and follow instructions carefully.
- ▶ Be accurate.
- ▶ Find creative ways (within reason) to help your essay stand out.
- ▶ Don't exaggerate. Be honest.
- ▶ Request high school transcripts early.
- ▶ Proofread! Proofread! Proofread!
- ▶ Know your deadlines and submit early, if possible.
- ▶ Keep copies of everything.
- ▶ Get confirmation your application was received.
- ▶ Include your application fee, if required. For a current list of application fees in Oklahoma, visit OCAP.org/CAW.

Wrap-up

Researching colleges is a time-consuming process, but the effort you put in now will make success after high school easier. Don't forget to reach out to your parent(s), family and friends during the process. They are your support system and can help you with these difficult decisions.

Also, don't miss helpful websites, like OKcollegestart.org, which offer tools and resources as you navigate the college application process. Remember as you research colleges to ask questions, pay attention to your surroundings and make a choice that'll help you succeed.

Reflection

What type of campus (four-year, community college, career technology center, etc.) do you think is the best fit for you? Why?

Parent Part

Ask your parent(s), guardian(s) or someone you trust to sit down with you to discuss your future. Ask them if you can be in charge of researching colleges, setting up campus visits and asking the majority of the questions. By taking charge of this process, you're beginning to take charge of the rest of your life. Of course, they'll want to be part of your decision-making process, so be sure to keep them in the loop as you do your research.



Did You Know?

College fairs are a great way to learn more about potential options. Representatives from many technology centers, colleges and universities will be on hand to answer your questions and pass out information about their campuses. To learn about college fairs in your area, visit GPACAC.net. College fair worksheets can also be found at UCanGo2.org/Publications.html.



How Do I Pay For It?

Finding and Getting Financial Aid

Grants, scholarships and student loans... oh my! Ever feel just a little bit overwhelmed by the thought of paying for college?

If you're wondering how to pay for school or where to look for money, don't worry! In Oklahoma, there are several resources available to help you and your family plan for and manage the cost of earning a college degree. Plus, our public higher education system in Oklahoma is among the most affordable in the country. *U.S. News and World Report* ranks Oklahoma higher education's tuition and fees as 12th lowest in the nation and student loan debt at graduation as 13th lowest in the nation.

College Costs

How much does college cost? It depends on the type of institution you plan to attend. In 2023-24-23, the estimated cost per year ranged from \$12,856 for career technology centers to \$34,000 for a research university. The full cost of attendance typically includes more than just tuition and books. Most colleges charge fees and many offer on-campus housing and meals, which become part of the total expense. Check out [OKcollegestart.org](https://www.okcollegestart.org) to find the current academic year's cost at most Oklahoma state universities.

Getting Financial Aid

Education after high school is an investment in your future. Fortunately, financial aid is available to help almost everyone manage the cost. To be considered for federal and state financial aid you must complete the Free Application for Federal Student Aid (FAFSA). This form must be completed during your senior year and each year you will need aid for college. If you're a high school senior starting college in the fall of 2024, you'll want to complete your first FAFSA in December 2023 or as soon as possible thereafter. Contact any financial aid office if you have questions about completing the FAFSA. You can apply online at [FAFSA.gov](https://fafsa.gov), apply on your cell phone or tablet, or download and complete a paper copy of the FAFSA. Beware of businesses that offer to help you fill out this free application for a fee. Visit [StartWithFAFSA.org](https://startwithfafsa.org) for more information about completing the FAFSA. There you'll find all of the information you need to complete the FAFSA in just five steps, including video tutorials in both English and Spanish and a helpful flyer.

After you complete and submit the FAFSA, you'll receive a FAFSA Submission Summary (FSS). Review the FSS to ensure all of your information is correct. The information from the FSS will be sent to the college(s) you list on your FAFSA. Once all of your application materials are complete, the financial aid office(s) will let you know the types of aid you're eligible to receive. This is called a financial aid offer and it may be sent in the mail or emailed. In the aid offer, you'll be asked to accept or decline the awards listed and submit your response to the college. You don't have to accept all funds offered to you.

Types of Financial Aid

Federal Aid

There are several types of student aid awarded by the federal government, including grants, work-study jobs and student loans. As with all federal aid, you must complete the FAFSA to apply. Find out more at StudentAid.gov.

Grants and Scholarships

It's best to always go for free money first. Free money, like grants and scholarships, is sometimes called "gift aid" because you usually don't have to pay it back. Grants are often based on financial need, while scholarships are usually merit-based. You can get scholarships for a variety of reasons — not just perfect grades — and from many sources, including your state, your college, private organizations or the federal government. Federal student grant programs include:

- ▶ **Pell Grant:** Awarded to undergraduate students with exceptional financial need.
- ▶ **Federal Supplemental Educational Opportunity Grant (FSEOG):** Awarded to undergraduate students with financial need. Pell Grant recipients receive priority. Not all colleges participate in this program.
- ▶ **Teacher Education Assistance for College and Higher Education (TEACH) Grant:** Awarded to eligible students who plan to become elementary or secondary school teachers. Not all colleges participate in this program.
- ▶ **Children of Fallen Heroes Award:** For students whose parent or guardian died from injuries sustained in active military duty or while performing as a public safety officer.

It's recommended that juniors apply for 1-2 scholarships per week and seniors apply for 2-3 scholarships per week. That may sound like a lot, but you can never get enough free money!

Scholarships are awarded based on a variety of criteria, including financial need, merit, residency, family history, skills, hobbies and athletics. Scholarship deadlines vary, with some as early as December or January of your senior year. You may want to subscribe to free online scholarship sources that match your interests with available scholarships and provide the results to you. Some popular scholarship search websites are OKcollegestart.org, FastWeb.com, Scholarships.com and Unigo.com. Many of these sites will notify you when new scholarship opportunities are posted. UCanGo2.org features a page that provides information about scholarships and scholarship success. Check out your local library, too, which may have a variety of books with scholarship listings.

Your college may offer tuition waivers to help cover your educational expenses. Many of these tuition waivers have strict application deadlines. Check with the office of admissions at the college you'll attend for more information. Also, visit UCanGo2.org/Publications.html to download a copy of the **Are You Looking for Money?** booklet and other tools and publications to help you find ways to pay for college.

If you're a student of Native American heritage, contact your tribal office to ask about programs you may qualify for. Visit okhistory.org/research/aitribes to find contact information for your tribe. A few are listed on our **Scholarship Success Guide**, available at UCanGo2.org/Publications.html.

Path to Scholarship Success

Starting the scholarship application process with a successful strategy in place is key. Knowing how to **PLAN, RESEARCH, APPLY** and **TRACK** applications will increase your chances of earning valuable awards. UCanGo2.org offers resources and publications to help as you plan, prepare and pay for your education after high school.

- PLAN**
 - Complete the Free Application for Federal Student Aid, or FAFSA, in your senior year of high school and each year you need financial aid for education expenses. Learn more at FAFSA.gov.
 - Investigate the cost of attendance at the school you plan to attend, and determine how much you'll need to cover your expenses. OKcollegestart.org can help you find the cost of higher education institutions nationwide.
 - Evaluate your resources to determine how you'll pay for college. Consider savings, your current earnings, financial aid and any scholarships you may have already won.
 - Create a resume that lists your talents, accomplishments, and awards and provide it to those you ask to write letters of recommendation.
- RESEARCH**
 - Scholarships are awarded based on a number of factors, including family ethnicity, sports, community service, grades, hobbies, test scores, residency, financial need, skills, leadership, essays, college majors and more.
 - Search for scholarships from your prospective colleges, tribal entities, employers, local organizations, Google, books and more.
 - Ask your school counselor for scholarship resources.
 - Use legitimate scholarship search sites like those found on the next page and at UCanGo2.org and OKcollegestart.org.
 - Align your search to your characteristics and your college and career goals.
- APPLY**
 - Read through the application and any requirements for transcripts, essays, and letters of recommendation. Be sure to request/complete these items early.
 - Follow instructions, review and proof your application so you're sure there are no mistakes. Ask someone else to proof it, too.
 - Write an essay that's captivating, sets you apart, and is original. Take time to proofread and ask a teacher or counselor to proofread it, as well. Consider the guidance available in our Scholarship Essay Tips publication.
 - Keep copies of your applications, essays, and letters of recommendation. You'll use the same general information on most applications, so copies will come in handy. Revising an essay you've already used is a good way to save time and improve upon what you've already created.
 - Watch out for scholarship scams! Read the fine print. Beware of guarantees, never pay to submit an application and protect your personal information. Learn more about scams at ftc.gov/scholarshipscams.
- TRACK**
 - Make note of all requirements to ensure you're applying for scholarships for which you're eligible.
 - Send thank you notes to those who participated in your application process and to the scholarship providers, if you win the award.
 - Use a **Scholarship Tracking Sheet** to organize and keep track of completed applications and upcoming deadlines.
 - Understand how a scholarship may impact other financial aid you've been awarded. Check with the college financial aid office if you have questions.

Visit UCanGo2.org to browse scholarships.

Want more information about scholarships and financial aid? “Like” us on Facebook at [Facebook.com/UCanGo2](https://www.facebook.com/UCanGo2) and [Facebook.com/OKcollegestart](https://www.facebook.com/OKcollegestart) to learn about preparing for college, completing the FAFSA and finding financial aid and scholarships.



Work-Study

The **Federal Work-Study** program provides the opportunity for eligible students to find jobs on, and sometimes off-campus. The program encourages you to work for your college or to perform work related to your major. Like a regular job, you work a set schedule and get paid an hourly wage.

Even if you don't qualify for work-study, working during college is a great idea, provided you can handle your responsibilities as a student, too. Any dollar you earn — through work-study or through a regular job — is one less dollar you'll need to borrow.

Beware of scams! Stay away from companies who claim “to do all the work,” “guarantee results,” or require a “processing fee.” Remember you should never have to pay money to receive a scholarship. These are all games scammers use to trick you out of your hard-earned money.

If you find you've been scammed by a scholarship or financial aid provider, contact the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).



Myth: My family makes too much money for me to receive any aid. I don't need to fill out the FAFSA.

Reality: Never assume your family makes too much money to qualify for aid. You may qualify for other forms of financial aid, like unsubsidized loans, which aren't based on financial need. Many scholarship providers also require FAFSA completion to award their scholarship dollars.

What organizations do I belong to that may offer a scholarship?

What skills or hobbies do I have that may earn me a scholarship?

Student Loans

You may need to consider student loans to close the gap between free and earned money and college expenses. Like any other loan, when you take out a student loan you're promising to pay the money back. Even if you don't graduate, you still have to pay back every dollar you borrow, plus interest.

Federal Direct Loans

The main federal loan for students is called the Federal Direct Loan. All Direct Loans are either subsidized or unsubsidized. The government pays the interest on subsidized loans while you're in classes. These loans are also based on the financial information you and your parent(s) provided on the FAFSA. You, the borrower, are responsible for all the interest on unsubsidized loans. The unsubsidized loan is available to most students, regardless of their financial situation. Repayment on both loans begins six months after the student graduates or drops below half-time enrollment status. The standard repayment term is 10 years.

PLUS Loan

Parents of dependent undergraduate students can borrow through the PLUS program to help pay for their child's education. Parent PLUS loans have credit check requirements and, unless a deferment is requested and approved, repayment starts almost immediately. Graduate and professional students are also eligible to borrow funds through a similar type of PLUS loan program.

To find additional information about student loans, visit [ReadySetRepay.org](https://www.readysetrepay.org).



Tools to Use

Visit [StudentAid.gov](https://studentaid.gov) and select "Understand Aid" and then "Types of Financial Aid" to find information about federal grants, work-study and current student loan interest rates and fees. While there, check out the Types of Federal Student Aid video. [StudentAid.gov](https://studentaid.gov) also offers information about who's eligible to receive aid and how to apply for it through the FAFSA.



Here are some tips to consider when borrowing money to pay for your education.

Turn to federal loans first. There are two categories of loans: federal student loans and private loans. If you have to borrow to pay for college, do some research. Federal loans almost always have preferable interest rates and repayment options. However, some private loans are becoming more competitive, so do your homework. You'll want the best program available.

Borrow only what you'll need. When accepting a student loan, know how much money you'll actually need to cover your college expenses, including your basic living expenses for the college term. Many students are offered more loan funds from outside sources than they actually need. Remember, you don't have to accept all funds offered to you. Be cautious in pursuing additional loans outside those recommended by your financial aid office.

Be salary savvy. Consider the starting salary for your chosen occupation before taking out student loans. A good rule of thumb is to make sure your student loan payments won't exceed eight percent of your first-year monthly income after graduation.

Don't charge it. If possible, don't rely on credit cards for tuition or college-related expenses. Some families think it's easier to put all their college expenses on a credit card to avoid completing financial aid paperwork, but interest on student loans is usually far less than interest on credit cards.

State Aid

Did you know Oklahoma provides millions in free grants and scholarships to qualified students each year? Our state offers several programs you'll want to check out, including the:

Oklahoma Tuition Aid Grant (OTAG) Program

Awards grants to eligible Oklahoma students who need money to meet part of the cost of education. Eligible colleges, universities, and career technology centers select recipients. Visit OKcollegestart.org to learn more.

Oklahoma Tuition Equalization Grant (OTEG)

Awards grants to Oklahoma students attending eligible Oklahoma not-for-profit, private or independent institutions. Family income cannot exceed \$50,000. For more information, visit OKcollegestart.org.

Oklahoma's Promise

Students must apply in the 8th, 9th, 10th or 11th grade, be a resident of Oklahoma, complete a specific high school curriculum, achieve at least a 2.50 GPA both in the curriculum and overall, and abide by certain conduct standards. The federal adjusted gross income of the student's family may not exceed \$60,000 for parents with one or two dependent children, \$70,000 for parents with three or four dependent children, or \$80,000 for parents with five or more dependent children at the time of application, and \$100,000 each year the student is enrolled in postsecondary education. Oklahoma's Promise will pay resident tuition at a public college or a portion of tuition at private institutions or public technology centers in Oklahoma. Learn more at okpromise.org.

Academic Scholars Program

Awards scholarships to Oklahoma residents who score at or above the 99.5 percentile on the ACT or SAT exam. It's also given to students who are named National Merit Scholars or Finalists, Presidential Scholars or Institutional Nominees. Check out OKcollegestart.org to learn more.

Have questions? Call the Oklahoma State Regents for Higher Education's Student Information Hotline at 800.858.1840 or talk to your high school counselor about how to apply.



Did You Know?

Many students are offered more loan funds from outside sources than they actually need. Remember, you don't have to accept all funds offered to you. Be cautious in pursuing additional loans outside those offered by your financial aid office.

Completing the FAFSA

Students must complete the FAFSA each year they wish to receive financial aid for college. The following steps will help you complete and submit your FAFSA in your senior year.

1

GATHER MATERIALS – Gather this information before you go to [FAFSA.gov](https://fafsa.gov) to complete your FAFSA:

- Social Security Card or Permanent Resident Card
- Driver's license
- Federal income tax returns, W-2s and other records of money earned for the specified year
- Current bank account balances and records of investments
- If you're a dependent student, you'll also need your parent(s)' information. Determine your dependency status with UCanGo2's Dependency Questionnaire at [UCanGo2.org/publications/fafsa/DependencyQ](https://ucan-go2.org/publications/fafsa/DependencyQ).

2

CREATE AN FSA ID – The Federal Student Aid ID (FSA ID) is the username and password students use to access and sign the FAFSA. One or both parents of a dependent student also needs an FSA ID to sign the FAFSA. Use the FSA ID Worksheet at [UCanGo2.org](https://ucan-go2.org) to keep track of your answers when you set up your FSA ID at [StudentAid.gov](https://studentaid.gov).

FILL IT OUT – After you start your application at [FAFSA.gov](https://fafsa.gov), you will complete the sections below:

Student Demographics – When entering your personal information, read directions carefully and enter information accurately.

- Enter your full name and birthdate as shown on your Social Security card.
- Double-check your name, date of birth and Social Security number. Even one small error could cause delays.

College Selection – Select the college, university or career technology center you plan to attend. You can select up to 20 colleges.

Dependency Status – A list of questions will determine whether you are considered dependent or independent on the FAFSA. Dependent students will be required to provide parental information.

3

Parent Demographics – Dependent students must enter information about their legal parent(s).

- If your parents are legally separated or divorced, list the parent who provided the most financial support in the last 12 months.
- If that parent has remarried, list both your parent and step-parent.
- If your parents are unmarried but living together, list information for both parents.

Financial Information – Everyone providing information on the FAFSA must consent to have their federal income tax data transferred to the FAFSA via the IRS Direct Data Exchange (DDX). No federal financial aid will be awarded if consent is not provided. To learn more, visit [StudentAid.gov](https://studentaid.gov).

4

SIGN AND SUBMIT – Review your answers on the Summary page, correct any errors, then enter your FSA ID to electronically sign your FAFSA.

- If you are considered dependent, your legal parent(s) are also required to sign your FAFSA.
- Don't forget to click SUBMIT at the bottom of the screen.

5

FOLLOW UP – Watch your email for a FAFSA Submission Summary (FSS), which provides a copy of your FAFSA responses. Your college may also send you requests for further documentation before sending your financial aid offer. This offer will contain the types of financial aid offered to you by the college(s) you've chosen.



Glossary

Academic Adviser: The person at a college or university who helps students decide what classes to take, what major to pursue, etc. An adviser is similar to a high school guidance counselor.

Admission Requirements: Students wanting to attend an Oklahoma college or university must meet certain requirements to be considered for admission, such as achieving a specified ACT or SAT score, reaching a certain high school grade-point average and/or rank in class, taking specified high school courses, etc.

Advanced Placement (AP) Courses: Courses that allow students to take college-level coursework in high school. Many Oklahoma colleges and universities award college credit to students who successfully complete these courses and pass the corresponding AP exams.

Associate Degree: Degree given upon completion of two years of full-time study or the equivalent. Most associate degrees are awarded by two-year colleges, although some four-year universities also offer associate degrees. Some associate degrees transfer to four-year universities; others are for career preparation.

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Bachelor's Degree/Baccalaureate: Degree given upon completion of four years of full-time study or the equivalent.

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Certificate: Granted by a vocational/technical institution or proprietary/trade college upon completion of a program; usually requires less than two years of full-time study. Some public and private universities and community colleges offer certificates, too.

Class rank: Ranking of a student within a high school graduating class based upon his or her high school grade-point average.

Clock Hour: A 50- to 60-minute class, lecture, recitation, faculty-supervised laboratory, shop training or internship. Also, can be 60 minutes of preparation in a correspondence course.

College: An independent institution of higher learning offering courses of general study leading to associate, bachelor's or graduate level degree programs.

College Catalog: A booklet published by an individual college or university that contains detailed descriptions of course and degree offerings, fees, academic policies and requirements for graduation.

Community College: Also known as a "two-year college," a community college grants associate degrees for transfer to four-year institutions or for career preparation. Community colleges usually offer flexible class schedules with smaller class sizes. They are known as open door institutions because performance standards (standardized test scores or combination of class rank and grade-point average) are not required for admission.

Commuter College: A college at which students live off-campus and travel to campus for classes.

Concurrent Enrollment: A program that allows eligible high school students (juniors and seniors) to take credit-earning college courses.

Cost of Attendance: The estimated total cost of attending a college for one year. This amount includes tuition, fees, room and board, books, supplies and travel expenses.

Credit Hour: One unit of academic credit, representing attendance at one scheduled period of instruction per week throughout a semester, quarter or term. Most college classes are three credit hours, meaning their total meeting time for a week is three hours. To calculate tuition, multiply the number of credit hours for each class (three) by the cost of tuition per credit hour.

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Default: Failure of a borrower to repay his or her student loan according to the terms agreed upon when the promissory note was signed. Defaulted accounts are reported to the major consumer reporting agencies, which may affect a borrower’s ability to get credit in the future.

Deferment: An authorized period of time during which a student loan borrower may postpone principal payments and/or interest payments.

Degree: A recognition of academic achievement at a particular level granted by an institution of higher education, normally as the result of successfully completing a program of study.

Direct PLUS Loan (parent loan): A non-need-based loan available to parents with a good credit history to help pay educational expenses of a dependent, undergraduate student who’s enrolled on at least a half-time basis.

Direct Subsidized Loan: A need-based education loan for undergraduate students for which interest is paid by the federal government while the student is in college and during specified periods, such as deferment.

Direct Unsubsidized Loan: A non-need-based loan for undergraduate and graduate students for which interest isn’t paid by the federal government. Borrowers are responsible for all interest accrued on unsubsidized loans from the date the loan is disbursed.

Doctorate (doctoral degree): The highest level of academic achievement in our country.

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Federal Work-Study (student employment): A program providing part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service employment and work related to each student’s course of study.

Financial Aid: Money provided to the student and/or parent(s) to help pay for the student’s education. Major forms of financial aid include free aid (grants and scholarships), earned aid (work-study) and loans.

Financial Need: The difference between the college’s cost of attendance and the expected family contribution is the student’s financial need.

Free Application for Federal Student Aid (FAFSA): A federal form required each year to apply for federal student aid, available online at FAFSA.gov. The information provided on this form is used to determine the student’s expected family contribution (EFC), which allows financial aid offices to identify the types of aid the student is eligible to receive.

Full-time Student: An undergraduate student enrolled in at least 12 credit hours or a graduate student enrolled in at least 9 credit hours, or the equivalent, in one semester or academic term.

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Grace Period: A transition period – generally six months following the date a borrower leaves college or drops below half-time enrollment status – during which the borrower isn’t required to make student loan payments. This period is designed to help the borrower prepare for repayment.

Graduate PLUS Loan: A federal student loan that helps pay for graduate and professional education.

Graduate student: A student working toward a master’s or doctoral degree.

Grant: Aid that’s often based on financial need and usually doesn’t have to be repaid.

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Half-time Student: An undergraduate student enrolled in at least six credit hours or a graduate student enrolled in at least five credit hours, or the equivalent, in one semester or academic term.

High School Grade-point Average (GPA): Average of all grades earned in the ninth through 12th grades.

Higher Education Center: Institution with flexible admission standards that provides higher education opportunities to citizens in the areas surrounding the center. The center works with various colleges and universities to provide undergraduate and graduate courses and students can earn an associate, bachelor’s or master’s degree.



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Independent Colleges and Universities: Accredited colleges and universities that offer associate, bachelor’s and/or graduate degrees in traditional subject areas. Private colleges and universities are not supported by state taxes. They receive the bulk of their revenues from tuition, donations and grants.

Individual Career Academic Plan (ICAP): The ICAP is a customized student planning and tracking process through which students complete activities designed to explore career and education opportunities after high school. Students will gain an understanding of their strengths, interests and learning styles while creating a vision, goals and plan for their future.

Interest: A fee charged for the use of borrowed money. Interest is calculated as a percentage of the principal loan amount. The rate may remain constant throughout the life of the loan (fixed rate) or it may change at specified times (variable rate).

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Lender: A financial institution (e.g., bank, savings and loan or credit union) that loans funds to students and parents for educational costs through the private or alternative loan program. These loans typically have higher interest rates and less favorable repayment options than federal loans. All federal education loans are funded by the U.S. Treasury through the Direct Loan program.

Loan: Borrowed money that must be repaid with interest.

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Major: An academic subject area, such as economics or geology, in which students take many courses and choose to earn a degree.

Master Promissory Note (MPN): The MPN is a legal agreement that lists conditions under which a federal student loan is borrowed and the terms under which the borrower agrees to repay the loan with interest. It allows a borrower to receive loans for either a single academic year or multiple academic years.

Master’s Degree: A graduate degree that follows a bachelor’s degree; may be required before earning a doctoral degree.

Minor: An area of interest studied at the same time as a major. It requires fewer courses than a major.

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Part-time Student: A student who is enrolled in a certain number of course credits or hours which are less than full-time. For an undergraduate student this is usually less than 12 credits or hours. For a graduate student, it is usually less than nine credits or hours.

Prerequisite: A course which a student must take before enrolling in another (usually more challenging) course.

Private University: Sometimes called “independent schools,” these accredited colleges and universities offer associate, bachelor’s and/or graduate degrees in traditional subject areas. They aren’t supported by state taxes and are considered not-for-profit. The bulk of their revenue comes from tuition, donations and grants.

Professional Student: A student majoring in what are considered the professional degrees. These include Veterinary Medicine (D.V.M.), Law (J.D. or LL.B.), Medicine (M.D.), Engineering (D. Eng.), Business Administration (MBA), Nursing (B.Sc.N.), Pharmacy (Pharm.D.) and more.

Proprietary/Trade College: A privately owned or out-of-state institution offering courses in Oklahoma. This type of institution prepares students for direct entry into an occupation or profession.

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

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Regional University: A university that offers bachelor’s and master’s degrees, and in some instances, associate and professional degrees. While regional universities focus primarily on instruction, they are also responsible for extension and public service, as well as some research. They tend to have mid-sized student populations and campuses.

Research University: Also known as a “comprehensive university,” a university that grants bachelor’s, graduate and professional degrees and offers a wide variety of courses and degree programs. Along with instruction, these institutions also focus on research, extension and public service. Research universities usually have large student bodies and expansive campuses.

Residential college: A college at which students may live on-campus in dormitories or apartments.



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Scholarships: Financial awards given for a variety of reasons, such as good grades, special talents or career plans. Scholarships don't have to be repaid.

Semester: Calendar system used by colleges and universities. Classes and grade reports are commonly divided into two periods, usually fall and spring, each lasting about 16 weeks and one period in the summer, usually lasting eight weeks.

Standardized Test (ACT or SAT): Test used by colleges and universities to evaluate applicants' academic skills and abilities. The standardized tests most widely used by colleges and universities are the ACT and SAT.

State (public) Colleges and Universities: Colleges and universities that receive funding from state taxes to pay part of operating costs.

Student Aid Index (SAI): The measure of a student and the student's family's ability to pay for college, based on the information submitted on the FAFSA.

Subject Area Test: Standardized tests given by ACT in math, science, reading and English. Public colleges and universities look at these test scores when helping students enroll in courses.

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Technical Branch: Institution that has a special emphasis on education and training in technical fields. Some technical branches offer academic courses and programs, but not all institutions offer two-year programs that lead to an associate degree.

Technology Center: A campus that prepares students to enter a specialized career, trade or vocation.

Tribal College: A college controlled and operated by a Native American tribe that provides accredited degrees and/or vocational training for both Native American and non-Native American students. Tribal colleges include Native American culture, language and/or traditions in their coursework.

Tribal Grant: Financial assistance given by many Native American tribes to help their members pay college expenses. Qualifications and grant amounts vary by tribe.

Trimester: Calendar system used primarily by the state's technical branches. Classes and grade reports are divided into three periods, each lasting about 10 weeks.

Tuition: The charge or fee for instruction at a public or private college or university.

Two-year College: An institution that grants associate degrees for transfer to four-year institutions or for career preparation. Two-year colleges usually offer flexible class schedules with smaller class sizes. They are known as open door institutions because performance standards (standardized test scores or combination of class rank and grade-point average) are not required for admission.

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Undergraduate Student: A student at an eligible college who's enrolled in a two-, four- or five-year program that's designed to lead to an Associate or Bachelor's degree.

University: A higher education institution that usually offers four-year degrees, as well as degrees beyond the baccalaureate level (graduate and professional degrees). They may also offer associate degrees.

U.S. Department of Education: A government agency that oversees education and federal student aid in the United States.





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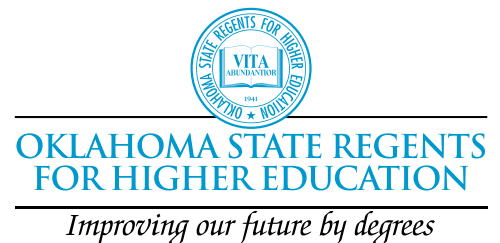
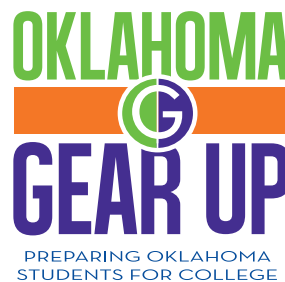
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