



# IS YOUR CHILD COLLEGE-BOUND?

It may seem too early, but statistics show that college planning should begin in middle school or earlier. According to the National Association for College Admission Counseling (NACAC), the two main reasons for early planning are:

- ▶ **Children need to take middle school classes that will help them get ready for college prep classes in high school.**
- ▶ **Parents need time to research the costs of college and ways to make it more affordable.**


Let's look at the first point: **middle school classes help students get ready for high school college prep courses.** The most recent research shows students who take algebra by the 8th grade and geometry by the 9th grade are much more likely to go to college. Why? These classes are prerequisites to more advanced high school classes in math and science — classes often required for entrance into college.

Students on their way to college will need to complete more rigorous coursework than what is required to simply graduate from high school. In order to accomplish this, the path to college needs to begin in middle school.

[GreatSchools.org](http://GreatSchools.org) urges college-bound middle school students to take the following courses:

- ▶ **Math:** Every year
- ▶ **English:** Every year
- ▶ **History, geography & science:** As many classes as possible
- ▶ **Foreign language:** Many colleges require two years of a foreign language, which can be introduced in middle school.
- ▶ **Computer science:** Whenever possible

Visit [UCanGo2.org/Publications.html](http://UCanGo2.org/Publications.html) for a list of high school course requirements and to learn more about college entrance requirements in Oklahoma.



Now for the second point: **parents need time to research college costs and ways to make it more affordable.** There are many ways to manage the costs of higher education. College savings accounts, grants, scholarships, work-study programs, Advanced Placement (AP) classes, concurrent enrollment, community college transfer credits and low-interest federal student loans can all help make your child's dream of going to college a reality. However, none of these options are automatic; college planning takes time and research.

## How will we pay for school?

- ▶ Open an **Oklahoma 529** college savings plan account. Visit [oklahoma529.com](https://oklahoma529.com) for more details, or call 877.654.7284. Even if you don't use a 529 plan, you should start saving for college now. It's generally recommended that parents save for college under their own names, not their children's names.
- ▶ **Grants** are available to students who demonstrate financial need. Grants typically don't have to be paid back.
- ▶ **Scholarships** don't have to be paid back and are awarded based on merit, special interests, experience or talent. To learn more about scholarships, locate the *Scholarships* section at [UCanGo2.org](https://UCanGo2.org) where you'll find a list of scholarships sorted by deadline and category, numerous scholarship websites and tips for scholarship success. Students should also visit [OKcollegestart.org](https://OKcollegestart.org) to find local and national scholarships for college.
- ▶ In a **Work-Study** program, students work part-time at approved sites, and the money they earn is used to pay tuition and other expenses at their college.
- ▶ Talk to your child's school counselor about Advanced Placement and concurrent enrollment opportunities.  
**Advanced Placement (AP)** classes may be offered at your child's high school, and taking an AP course in high school means one less class to pay for in college. During their junior and/or senior years, high school students may also be able to take courses part-time at a nearby college campus while they're still in high school. This is called **concurrent enrollment**, and it's a big money saver! Visit [OKcollegestart.org](https://OKcollegestart.org) to learn more about AP classes and concurrent enrollment.
- ▶ **Community colleges** have grown in popularity in recent years. A student can go to a community college for the first two years (usually less expensive than a four-year university) and then transfer with an Associate degree to a four-year school to complete a Bachelor's degree. Visit [OKcollegestart.org](https://OKcollegestart.org) to learn more.
- ▶ **Federal student loans** are available to students who cannot meet all of their college expenses with the options listed above. These loans come with low interest rates and flexible repayment options. To get more information about student loans and other types of financial aid, go to the *Pay* section at [UCanGo2.org](https://UCanGo2.org) or call UCanGo2 at 405.234.4239 (local) or 866.443.7420 (toll free).

Be sure to check into the Oklahoma's Promise scholarship. If your family qualifies, your child could be awarded full or partial college tuition at an Oklahoma school! Go to [okpromise.org](https://okpromise.org) to see if your child could be eligible or call Oklahoma's Promise at 800.858.1840.