

# 2023-24 MIDDLE SCHOOL STUDENT WORKBOOK

**UCanGo2.org™**

WITHIN REACH ... WITHIN YOU



# Middle School Student Workbook

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# Introduction

UCanGo2. Within reach ... within you!

That's the message the Oklahoma College Assistance Program (OCAP), a division of the Oklahoma State Regents for Higher Education, wants you to know. No matter your circumstances, if you have the right amount of determination and drive, you can attend a university, college or technical school and be well on your way to a great career. Yes, you!

The information in this workbook will help you plan, prepare and pay for college. Middle school is the perfect time to start planning for your life after high school.

Don't forget to work with your counselor and teachers for up-to-date college prep resources. To find additional scholarship and college planning information, check out [UCanGo2.org](http://UCanGo2.org) and [OKcollegestart.org](http://OKcollegestart.org).

## Asistencia en Español

Múltiples colaboradores están disponibles para ayudar a los estudiantes y padres en español a través de la línea de información para estudiantes de los Regentes del Estado, a la que las familias pueden llegar al 800.858.1840 (405.25.9239 en Oklahoma City) o [studentinfo@osrhe.edu](mailto:studentinfo@osrhe.edu).



## SECTION 1: WHERE AM I HEADED?

Do you ever daydream about the future? Ever think about what you'd like to do after high school? You may like to imagine the life you're going to lead, the house where you'll live or the car you'll drive. Maybe you picture yourself as a doctor, judge, artist, entertainer or truck driver.

If you have a goal, good for you! You're one step ahead of the game. If you haven't decided on one yet, no worries. The great news is you don't have to plan out the rest of your life right now. You have plenty of time to make those decisions. But it's never too early to start imagining the things you'll do and the places you'll go.

One way to get started is to think about your hobbies or special interests. What do you like to do with your free time? It's possible these activities could lead you to a career that you'd enjoy.

Check out the following pages to identify activities that you think sound interesting. You don't have to be good at the activities—just check them if you think they're something you'd like to explore or learn more about.

After some exploration, you'll be able to see if you're a persuader, thinker, organizer, creator, helper or doer. By identifying your interests and figuring out which category fits you best, you just might find a career that can help make your dreams come true.





- Supervising people
- Saving and managing money
- Being elected class president
- Selling something
- Convincing people to do things your way
- Talking to people at a party

- Studying bugs or plants
- Learning about the solar system
- Solving hard math problems
- Reading about art or music
- Asking questions
- Participating in a science fair



- Being organized
- Creating a filing system
- Using a cash register
- Paying attention to details
- Following directions
- Working with numbers

- Performing in front of an audience
- Redecorating your room
- Drawing or painting a picture
- Learning a foreign language
- Helping people solve problems
- Using your imagination



- Volunteering with a charity
- Making people laugh
- Babysitting or teaching children
- Joining a club
- Working with older people
- Planning events or activities

- Building things with your hands
- Doing outdoor activities
- Running a race
- Studying animals
- Painting a piece of furniture
- Playing with a chemistry set



Now it's time to do some math! Look back at your worksheet and count how many times you checked something in each of the categories and then record your answers below.



\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_

Each of the letters stands for an interest group. Each interest group has jobs that tend to go along with it. The letter that has the highest score represents your primary interest group.

- E** stands for **enterprising**. If most of the activities you checked are from this category you're a persuader who's competitive and a natural leader. You might enjoy working where you can start projects or develop new products or ideas. You like action and enjoy persuading people to do things your way. Consider exploring sales, real estate, politics or owning your own business.
- I** is for **investigative**. If you mostly chose these activities, you're a thinker who probably likes finding facts, exploring and problem-solving. You might enjoy working in finance or math, as a teacher, or as a doctor or engineer.
- C** is for **conventional**. Conventional people are organizers who may like working with information, numbers and details. Accounting, business or banking may be just the field for you.
- A** is for **artistic**. Artistic people are creators who like things to be unique and original. If "A" is your primary interest group, consider working in an environment where you're free to use your imagination. Art therapy, animation, music, painting or acting may be areas of interest for you.
- S** is for **social**. Being social means you're a helper who's probably cooperative and supportive, and you like to take care of people or things. Helpers tend to make good nurses, athletic trainers, counselors or social workers.
- R** is for **realistic**. Realistic people are doers who are hands-on, practical people. You may be a natural athlete or you might enjoy being outdoors. Doers make good police officers, veterinarians, mechanics, architects or landscapers.

Just because you score highest in one primary interest group doesn't mean you have to take a job that relates to that interest. These are simply ideas to point you in the direction of careers you might enjoy.

So how do you find out if you'll really like a job or not? Get involved in activities that relate to your interests. For example, if you think you'd like to work with animals, consider joining 4-H, volunteering at an animal shelter or pet-sitting for extra money. If you're drawn to art as a hobby, you could make birthday cards for your family and friends or learn to make jewelry. You have a lot of time to explore your interests before you have to make a decision, so have fun with it!

### Think it through.

**According to the scores you just wrote down, what interest group(s) do you fit into?**

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**Do you think these results are accurate? Why or why not?**

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**Right at this moment, what sounds like a career you'd enjoy?**

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### Talk to your parents!

Share your scores for each interest group with your parents. Ask them if they're surprised by the scores and discuss what you like or dislike about certain careers.

Tell your parents if a certain activity listed in the interest groups sounded particularly fun or exciting. Share your concerns with your parents and ask them to help you outline the steps to take to feel more confident about pursuing a particular career.

## SECTION 2: WHY SHOULD I GO?

### College? Why Not?

Here are some common reasons middle school students don't want to go to college. Do any of these reasons sound like something you might say?

- ▶ I don't like school, so why go to college?
- ▶ I don't know what I want to do after high school.
- ▶ I'm just in middle school—why think about college now?
- ▶ No one in my family has ever gone to college, so why should I?
- ▶ What if I don't fit in?

What other concerns do you have about going to college?

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- ▶ Do you ever wonder what high school will be like?
- ▶ Do you think about where you'll go to college?
- ▶ Do you have plans for a fun job or a great place to live?

No matter what you think about your future, education plays a very important part! As a middle school student, you should know it's never too early to start looking ahead. Middle school is a stepping-stone to high school. Your success now and all through your high school years will help as you enter your next phase of life...college! Right now it's probably hard to imagine where you'll be in a year or two, much less 10 or 20 years down the road. By attending college immediately after high school, you can get a head start on answering those important questions.

**Middle school is a stepping-stone into high school. Your success now and all through your high school years will help as you enter your next phase of life...college!**

# Give It to Me Straight. What is College?

Before we tell you all the reasons why college will play such an important role in your future, it may help to explain exactly what it is. Webster's Dictionary gives us this definition of college:

## Main Entry: col-lege

Function: noun

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

What this definition doesn't say is that there are many different types of institutions in general, and they can all be found right here in Oklahoma! That means you have a wide variety of choices to help you find the best type of education for you, and most of them are close to home. Have you seen any colleges like these in the area where you live?

## 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
- ▶ Examples: Oklahoma State University Institute of Technology and Oklahoma State University-Oklahoma City are Oklahoma's technical branches

## 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 Institutions

- ▶ 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 Institutions

- ▶ 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 Oklahoma is a four-year public university.

## What Does Your Future Hold?

Have you started to think about college? If not, you might want to start exploring what the future may hold for you. Here's why:

### Open new doors.

College is very different from what you've experienced in middle school. It can be fun and exciting and offer you all kinds of new experiences. College will allow you to meet new people, try new things, choose your own classes and pick the times you want to go to school. It allows you the chance to manage your own life.

### Knowledge is power.

A college education helps you gain knowledge in many subjects, and you'll pick a major so you can earn a degree in the subject area you like most. It also increases your ability to think in many different ways and to express your thoughts clearly in speech and writing. It will help you learn to make wise decisions. These skills are useful both on and off the job.

### Get a better job and keep it.

The economy changes quickly and many jobs will require you to have skills in the newest fields of technology. That means education after high school is a must. The skills and knowledge you'll gain from college can help in all areas of your life by making you a more desirable employee.

### Make more money.

Your chances to make more money in just about any job out there will increase if you have a college degree, specialized training or certification in your field of study. College graduates have the potential to earn a lot more money during their working years than people who stop their education at the high school level.



## Talk to your parents!

If your parents went to college, ask them to tell you about their experiences.

If your parents didn't go to college, talk to them about the benefits of a college education and the reasons why it may be a good choice for you.

Discuss your thoughts and plans for the future after you graduate from high school and talk about the amount of education or training necessary to achieve your goals.

## Let's Be Practical: Money Talks

Write down what you think each of these items might cost every month. Then ask a parent or another adult what they believe the figures should be.

	You say:	Adult says:
Groceries	_____	_____
Car payment	_____	_____
Rent/house payment	_____	_____
Utilities (for example, gas, electricity, water)	_____	_____
Cellphone	_____	_____
Internet	_____	_____
<b>Totals:</b>	_____	_____

Now take a look at the totals. Are you surprised? Keep in mind there are often more expenses during the month that aren't even listed here; car tags, pet food, subscriptions and entertainment are some good examples. To be able to meet expenses every month, adults have to earn at least enough to pay their bills.

Don't be discouraged by the totals above. This is where it pays to start planning for your future. Now you'll get a chance to see how education after high school can increase your earning power!

## Degree vs. On-the-Job Training

With moderate on-the-job training, you could be a(n)...	Hourly Wage	With a technical school, associate, bachelor's or higher degree, you could be a(n)...	Hourly Wage
Nursing Assistant	\$13.86	Registered Nurse	\$29.89
Computer Network Support Specialist	\$22.80	Software Developer	\$45.85
Accounting Clerk	\$18.06	Financial Manager	\$63.32
Cargo Agent	\$15.29	Commercial Pilot	\$49.33
Office Clerk	\$14.38	General & Operations Manager	\$38.57
Gas Plant Operator	\$36.88	Petroleum Engineer	\$63.75
Physical Therapy Aide	\$10.76	Occupational Therapist	\$43.43
Security Guard	\$13.90	Criminal Investigator	\$29.42

Source: [www.careeronestop.org](http://www.careeronestop.org)

## WHERE DO I START?

A famous Oklahoman, Will Rogers, once said, “Even if you’re on the right track, you’ll get run over if you just sit there.” You’ve thought about going to college after you finish high school, so you’re on the right track. Now it’s time to decide how you’ll get there. College may seem like it’s still a long way off, but each step you take in your education from now on is a step toward college. It’s important to set your goals and plan the steps you’ll take to reach them. As you begin setting your goals, remember to “Think **SMART!**”

A **SMART** goal is a goal that’s **S**pecific, **M**easurable, **A**ttainable, **R**elevant and **T**ime-based. It’s a goal that’s very clear and easily understood.

### **S**PECIFIC

The goal must clearly state what’s to be achieved, by whom and where and when it’s to be achieved. It should be simple, sensible and significant.

Example: I want to save \$250 by the end of next year.

### **M**EASURABLE

Measurability applies to your goal at the end and to the steps taken along the way to reaching the goal. It should be meaningful and motivating. It answers the question of quantity: How much? How often? How many?

Example: I’ll need to save \$3 from my allowance each week and save \$94 by eating less junk food and by doing extra jobs around the house, like yard work, painting or baby-sitting.

### **A**TTAINABLE

You should be sure the goals you set are attainable or you’ll get discouraged, and you may not reach them.

Example: If my allowance is \$5 a week and I save \$3 a week, I won’t have much money left over to spend on other things I need.

### **R**ELEVANT

Your goals must be related to what you want to achieve—not only right now, but further on down the road. They should be reasonable, realistic and result-based.

Example: Saving \$250 or more each year will be a huge step in paying for college.

### **T**IME-BASED

If you have a deadline, you can break your goal down into pieces that will be much easier to accomplish. If you keep reaching the smaller goals, it’ll be much easier to reach the big one at just the right time.

Example: By making monthly deposits into my savings account, I plan to save \$250 by Dec. 31.

Source: Solution Tree Press, 2001.

Now that you have a goal in mind, think of how you can apply the **SMART** principles to your goal. In the blanks to the right, write down ways to make your goal **S**pecific, **M**easurable, **A**ttainable, **R**elevant and **T**ime-based.

**S** \_\_\_\_\_

**M** \_\_\_\_\_

**A** \_\_\_\_\_

**R** \_\_\_\_\_

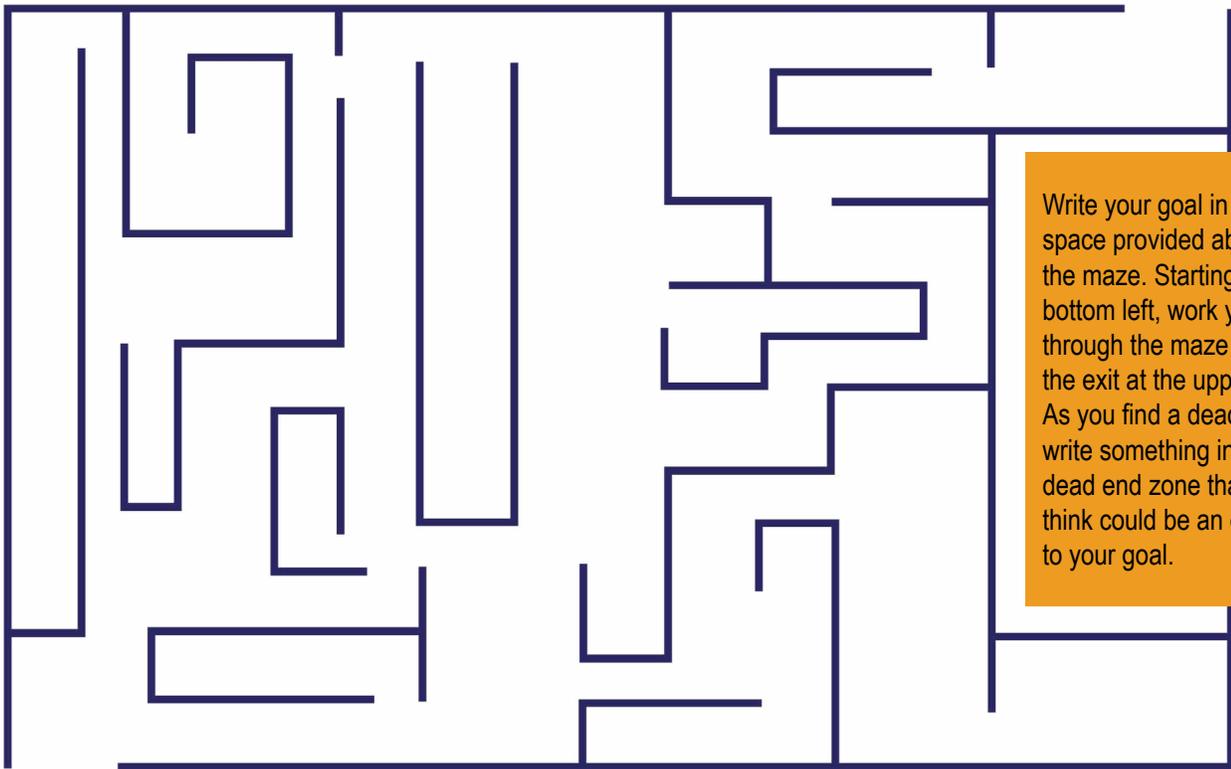
**T** \_\_\_\_\_

### Talk to your parents!

Talk to your parents about their goals and the rewards and challenges of achieving those goals. Ask them what sacrifices they've made to reach goals and discuss the benefits of setting **SMART** goals.

## A-MAZE-ing Results

Your Goal: \_\_\_\_\_



Write your goal in the space provided above the maze. Starting at the bottom left, work your way through the maze and find the exit at the upper right. As you find a dead end, write something inside the dead end zone that you think could be an obstacle to your goal.



Source: The New Totally Awesome Money Book for Kids

## Study Habits

Since you're already "thinking smart," let's talk about your study habits. Whether the school year has just begun or you're somewhere in the middle, you can start practicing good study habits right now. Here are some ways to help you improve your study time and your grades.

# THE PERFECT 10

- 1. Find the best place to study.** You need a place with good lighting, which will reduce eyestrain and keep you from getting tired too fast. Some people need absolute quiet when they study; some need music in the background. The key is to have an area that allows you to see well, concentrate and spread out your books and papers so you can get organized. Find a desk, kitchen table or bed, and keep away from distractions like TV, cellphones or pets.
- 2. Don't wait until the last minute.** Study a little every night instead of cramming late the night before a test.
- 3. Study more frequently, for shorter time periods.** Four half-hour study sessions are much better than a single two-hour session.
- 4. Begin study time with your most challenging subject.** Start with your most difficult assignment since this is when you have the most mental energy. It may also require the most effort from you.
- 5. Take a break.** If you find you're losing concentration, get up and move around. Stretch or get a drink. You'll be more alert when you start studying again.
- 6. Organize every class.** Use a separate binder, folder or notebook for each of your classes. You need a place for notes, handouts and homework assignments for each class. Stuffing all of your papers together into one folder or inside your backpack is a sure way to misplace an important homework assignment.



7. **Get organized each night for the next day.** Put all of your papers in their correct place and review your weekly calendar and goals.
8. **Make the most out of your classroom time.** A lot of new information is introduced in your classes, so don't expect to learn everything later on your own.
  - ▶ Listen carefully to the teacher and ask questions when you don't understand.
  - ▶ Avoid talking to friends or texting during class time.
  - ▶ Write down assignments and due dates carefully.
  - ▶ When taking notes, draw pictures or diagrams to help you memorize certain facts.
  - ▶ Use free time in class to study or begin another assignment.
9. **Study with your friends.** Talking with each other or with a group can help you grasp new information. Studying together can be helpful as long as everyone involved is focused on the right subject. Quiz each other by using flashcards or asking questions. Working together, you can help fill in the gaps for each other and understand the subject more.
10. **Ask for help.** If you need help in a subject, don't wait to ask for it! Sometimes getting one question answered can make everything else fall into place. Start by talking to your teacher. Your teacher or school counselor will also know about tutors in your area.

### Think it through.

Review the 10 study habits provided and pick one or two of them to focus on this week. Write your observations below.

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### Talk to your parents!

Think about and discuss your current study habits with your parents. Do you see room for improvement? Do your parents have any tips or suggestions to help you? Ask them to quiz you to help you prepare for a test. Remember, your parents want you to succeed and are there to help when needed.

## SECTION 4: HOW DO I GET THERE?

### The Road from Middle School to High School

It may seem like it's too early to think about college, but it's not. Your journey to college can begin today. Going to college can give you more advantages in life. It can help you find a rewarding career with better pay and give you opportunities you wouldn't have if you stopped your education after graduating from high school. It's true your high school courses and grades are what count for getting into college, but the courses you take in middle school are the building blocks for high school. For example, if you take more challenging math classes in middle school, you'll be learning the basics that will prepare you for more advanced math and science courses in high school, which will help you succeed on college entrance exams.



Have you considered taking a foreign language course in middle school, if it's available? Many college programs require two years of foreign language. Taking a foreign language in middle school can give you a head start on mastering a new language.

While you're in middle school and high school, you'll also have chances to participate in activities outside of regular class work, such as sports, clubs, music and community service projects. Take advantage of these extracurricular activities, and keep a record of everything you do. Colleges like to see students with experience in different settings outside the classroom. Be sure to ask your teacher or counselor about enrolling in the Oklahoma's Promise scholarship program when you're in the 8th, 9th 10th or 11th grade. You'll learn more about Oklahoma's Promise on Pages 19 and 20.

### The Road from High School to College

You can go to college. You just have to be willing to work hard, take the right classes in high school and earn the right grades to continue your education. Your teachers and counselors will have an up-to-date list of courses required for college admission and programs currently available at your nearest career technology center. Check in with an adviser often to make sure you're taking the classes you need, and don't forget to keep



track of all your extracurricular activities for scholarship applications. You can keep track of your classes by printing a copy of our [Tracking My Classes & Achievements](#) worksheet from the Publications section at [UCanGo2.org](http://UCanGo2.org).

A college admission counselor looks at a lot of different things when deciding if you're qualified to enroll:

- ▶ "Core" classes you took in high school (classes required for entrance into most colleges).
- ▶ Your high school grade-point average (GPA), especially for your "core" classes.
- ▶ ACT/SAT scores.
- ▶ Your high school class ranking.
- ▶ Your participation in extracurricular activities and volunteer work/community service.

To keep your GPA at an acceptable level, you'll have to keep an eye on your college goals through every grade in high school. Don't give in to the temptation to "slack off." Every grade is important as you prepare to enter college.

Would you like to try out college before leaving high school? Consider signing up for concurrent enrollment in high school. If you've made good grades throughout school or scored well on the ACT or SAT, you might be able to take college credit-earning courses in the 11<sup>th</sup> or 12<sup>th</sup> grade.

Another way to earn college credit in high school is through advanced placement (AP). Advanced Placement courses allow you to take college-level course work in high school and receive credit from Oklahoma state colleges and universities if you pass the AP subject exam.

Talk to your high school adviser to see which of these options may be available to you.

### Think it through.

Write down the names of two or three colleges you might like to attend after high school. Why do these colleges interest you?

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### Talk to your parents!

Discuss the colleges that interest you with your parents. Tell them what you like and dislike about different colleges. Visit [OKcollegestart.org](http://OKcollegestart.org) with them to begin researching college tuition, entrance requirements and career options.

## Paying for College

College is an important investment in your future. Yes, it can be expensive, but you may not be aware that tuition (the cost of attending college) at Oklahoma state colleges and universities is among the lowest in the nation. Don't let the cost of higher education keep you from reaching your goals. Here are three important things to remember when planning for college expenses:

### 1. Save whatever you can.

It's not too late to start saving for education after high school! Even saving a little over time can increase the likelihood that you'll go to college. Ask your parents and grandparents to check into an Oklahoma 529 college savings plan, a tax-deferred program that can help your family save for your college education. For more information, visit [oklahoma529.com](http://oklahoma529.com).

Do YOU have a savings account? Look at what can happen when you save just \$20 a month from now to age 18.

### College Savings Forecast

Age you begin saving	\$20 per month to age 18	\$30 per month to age 18	\$50 per month to age 18	\$100 per month to age 18
Birth	\$4,320	\$6,480	\$10,800	\$21,600
5 Years Old	\$3,120	\$4,680	\$7,800	\$15,600
10 Years Old	\$1,920	\$2,880	\$4,800	\$9,600
15 Years Old	\$720	\$1,080	\$1,800	\$3,600

### Think it through.

Review the College Savings Forecast chart and write down about how much you could save each month if you started now. By setting up a savings plan, how much would you have by the time you enter college?

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### Talk to your parents!

Tell your parents how much you've decided to save each month and ask if they would be willing and able to contribute to your savings plan. See if they'd be interested in setting up a savings plan together such as an Oklahoma 529 college savings plan.

## 2. Learn all you can about financial aid.

Most students need some help paying for college. State agencies, the U.S. Department of Education and even individual schools provide financial assistance to help you handle the expenses of attending college. Recently, federal programs have increased the amount of financial aid available for middle- and low-income families.

Financial aid is money that's available to help you and your family manage the cost of college. Types of financial aid include:

- ▶ **Grants and Scholarships:** These two types of aid are considered free money because they don't typically need to be repaid. Federal and state grants are available to qualified students and based on financial need. Scholarships can be based on grades, skills, extracurricular and sporting activities, and more. Students typically don't have to repay grants, and some are based on financial need. Federal and state grants are available to qualified students. See the information below about the Oklahoma's Promise Scholarship.
- ▶ **Work-Study:** Money you earn in a part-time job on- or off-campus. It's a great way to get work experience before you graduate from college.
- ▶ **Student Loans:** Funding to help pay for the cost of college that isn't covered by free aid or family savings. Loans must be paid back—with interest. Never borrow more than you need!

It all starts with the Free Application for Federal Student Aid (FAFSA). To apply for federal and state financial aid, you'll fill out a FAFSA on Oct. 1 for the first time in your senior year of high school, then every year you need aid during college.

## 3. Apply for scholarships.

Scholarships are often called "free money" because they don't have to be paid back. So when it's time to apply for financial aid, make sure to check into every type of scholarship program that might be available to you. There are scholarship programs for students of all ages. Do your research and apply for as many scholarships as you possibly can. Check out [UCanGo2.org](http://UCanGo2.org) and [OKcollegestart.org](http://OKcollegestart.org) for a wide variety of scholarship programs to help you pay for college.

Our state's signature scholarship program is called [Oklahoma's Promise](http://Oklahoma's Promise). In order to qualify:

- ▶ the student must apply in the 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup> or 11<sup>th</sup> grade,
- ▶ the student must be a resident of Oklahoma,
- ▶ the student must complete a specific high school curriculum,
- ▶ the student must achieve at least a 2.50 GPA both in the curriculum and overall,
- ▶ the student must 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
- ▶ the student must promise to meet the additional requirements of the program.



Oklahoma's Promise provides:

- ▶ resident tuition at a public college,
- ▶ a portion of tuition at private institutions or,
- ▶ a portion of tuition at public technology centers in Oklahoma.

In addition to the requirements listed on Page 19, students must also graduate from high school (or complete equivalent home schooling) and successfully meet the other program requirements. Learn more at [OKPromise.org](http://OKPromise.org).

*\*In addition, the family income must not exceed \$100,000 each year the student is enrolled in postsecondary education (students must complete the FAFSA each year).*

There are lots of scholarship websites you can visit to find possible funding for college. Check out these free sites and start applying now. Many scholarship programs offer funding to students in middle school and even elementary school. Most ask you to set up a profile and then scholarships are matched up to your interests and information is emailed directly to you.

- ▶ [UCanGo2.org](http://UCanGo2.org)
- ▶ [OKcollegestart.org](http://OKcollegestart.org)
- ▶ [SallieMae.com/college-planning](http://SallieMae.com/college-planning)
- ▶ [Unigo.com](http://Unigo.com)
- ▶ [Scholarships360.org](http://Scholarships360.org)
- ▶ [OCCF.org](http://OCCF.org)
- ▶ [Scholarships.com](http://Scholarships.com)
- ▶ [Edvisors.com](http://Edvisors.com)
- ▶ [FastWeb.com](http://FastWeb.com)
- ▶ [Bigfuture.collegeboard.org/pay-for-college](http://Bigfuture.collegeboard.org/pay-for-college)
- ▶ [CollegeExpress.com](http://CollegeExpress.com)
- ▶ [CollegeScholarships.com](http://CollegeScholarships.com)

UCanGo2 offers tons of information about planning, preparing and paying for college. Learn about grants, scholarships and student loans at [UCanGo2.org](http://UCanGo2.org) and [OKcollegestart.org](http://OKcollegestart.org).

Be sure to show this workbook to your parents. They may not know about their options and the financial aid you may be able to receive. The sooner your family starts planning for college, the better!

# TEST YOUR KNOWLEDGE

Using information from your workbook, match each statement below with the correct answer.

1. \_\_\_ A learning institution that offers education and training after high school.
2. \_\_\_ A savings account that can only be used to pay for education related expenses.
3. \_\_\_ A financial aid program that lets students work on- or off- campus and earn money for college-related expenses.
4. \_\_\_ If you save \$20 a month from age 10 to 18, how much would you have for college?
5. \_\_\_ This financial aid option is typically referred to as “free money” because it doesn’t have to be paid back.
6. \_\_\_ Where can you find great college planning and scholarship information online?
7. \_\_\_ What does GPA stand for?
8. \_\_\_ This type of financial aid must be paid back after you leave or graduate from college.
9. \_\_\_ This website will allow students to apply for the Oklahoma’s Promise scholarship program.
10. \_\_\_ Things you do outside of class time that can help you qualify for scholarships.

- 
- |                               |                                      |                        |
|-------------------------------|--------------------------------------|------------------------|
| A. Scholarships               | E. Oklahoma 529 college savings plan | I. OKPromise.org       |
| B. College                    | F. Graduate Placement Applications   | J. Work-Study          |
| C. UCanGo2.org                | G. Student loans                     | K. \$2,880             |
| D. Extracurricular activities | H. \$1,920                           | L. Grade point average |
-

## Visit UCanGo2.org to:

- ▶ Learn more about planning, preparing and paying for college
- ▶ Download student workbooks for both high school and middle school
- ▶ Access games and tools to help you prepare for high school and college
- ▶ Locate financial aid resources, including information about the FAFSA (Free Application for Federal Student Aid)
- ▶ Find scholarships for college by deadline and category
- ▶ Review information for students in kindergarten through fifth grade
- ▶ Download additional resources for:
  - ▷ Planning your academic year
  - ▷ Developing a career plan
  - ▷ Finding scholarships
  - ▷ Selecting a college



## Visit OKcollegestart.org to learn more about:

- ▶ Exploring colleges and careers
- ▶ Planning and paying for college
- ▶ Finding grants and scholarships



## Check out these other helpful resources!

### [OCAP.org](https://www.ocal.org/)

The Oklahoma College Assistance Program's website contains helpful information for prospective and current students, including grant, scholarship and federal student loan resources.

### [OKhighered.org](https://www.okhighered.org/)

The student section of the Oklahoma State Regents for Higher Education's website directs students to various college planning resources, including Oklahoma's Promise and GEAR UP.

### [OklahomaMoneyMatters.org](https://www.oklahomamoneymatters.org/)

OCAP's financial literacy program, Oklahoma Money Matters, provides information and tools about budgeting, consumer credit, student loan management and other personal finance topics.

### [OKcollegestart.org](https://www.okcollegestart.org/)

OKcollegestart.org serves as a one-stop shop for college planning for students, parents and counselors, including campus information, career exploration and videos, scholarship links and financial aid resources.

### [ReadySetRepay.org](https://www.readysetrepay.org/)

Ready Set Repay helps student loan borrowers make smart borrowing choices and successfully repay their student loans. Whether they're in school, in repayment or in default, Ready Set Repay offers borrowers the information, tools and resources they need to make informed borrowing and loan management decisions.

### [StudentAid.gov](https://www.studentaid.gov/)

This website features free information from the U.S. Department of Education about preparing and paying for higher education, including FAFSA resources.





405.234.4239

866.443.7420 (toll free)



Facebook.com/UCanGo2



[startwithfafsa.org](http://startwithfafsa.org)

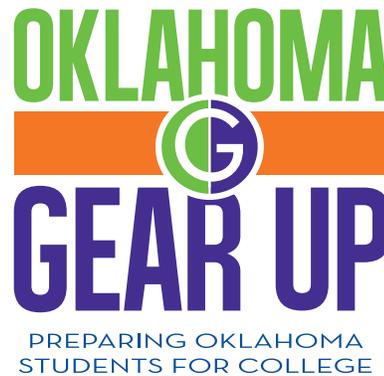


Oklahoma College Assistance Program



OKLAHOMA STATE REGENTS FOR HIGHER EDUCATION

*Improving our future by degrees*



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