Welcome to the second tutorial in the What’s Next series. You know what you want to do and what it involves, are you ready for the next steps that will lead you to college?

Each section of this tutorial is designed to help you plan your transition to college or other specialized schooling. Extend the plan you created in tutorial one as you move through the sections and complete the extension activities. You may want to complete each section one at a time to allow for work sessions in between, or preview them all at once. Either way, by the time you finish the tutorial you will have a solid plan for moving to the next phase of life.
In this section you will choose programs that fit your career ambitions and identify school admissions requirements. Use the information presented and the resources at the end of this section to update your plan.
Choosing a program or school is a big investment of both time and money. Be a good steward of your future by taking an active role in picking your school and utilizing your mentor to help you make the best choice.

Use your plan as a tool to guide you through the detailed process of choosing schools and applying for admissions.

Aim high, this is your future! Don’t limit your options by only picking the easiest or closest program. Your best choice may be around the corner, or in another state.

Do your research. Schools you don’t suspect may be looking for students just like you.

Be a smart consumer; not all schools are cost effective or high quality.

Work with people who know about postsecondary transitions, like YouthBuild staff and graduates, your family and your mentor, and college staff. Choosing a program of study is a team effort!
When choosing a program there is a lot to consider. Preview the questions linked with these school factors. Use the Factors to Consider Discussion Guide as you research the questions and talk with your mentor.

**Career goals**
Does this school offer the right major, transferable credits, or a certificate in my field of study?

**Type of school**
Will credits at this school count toward the type of degree I want to obtain? Should I start at a 2-year school (associate’s degree), 4-year school (bachelor’s degree), trade school (associate’s degree or certificate), or tech school (associate’s degree or certificate)? Should I choose a public or private school? Should I choose an in-state or out-of-state school (out-of-state is often more expensive)?

**Cost**
How much will it cost to attend this school? What type of financial aid is available? Is the amount I will pay reasonable compared to the salary I will earn in my chosen career?

**School’s reputation**
What do people say about this school? Does this school have a good reputation in the community? Is it accredited by an independent agency? Do graduates get jobs in their field?

**Admissions requirements**
What are the admissions requirements?
Now that you’ve previewed some of the school factors, here are some lifestyle factors to consider that may affect your success.

Factors to Consider Discussion Guide

**Class flexibility**
Do you need to attend classes at night or on weekends? Are summer classes or programs available? Is distance learning an option?

**Campus student support services**
Is there an academic success center that provides free tutoring? Is there a career center that will help with resumes, internships, and job searches? Is there an on-campus daycare or co-op? Are there student organizations that you would like to be a part of like the Women’s Center or Native American Student Union?

**Location**
Will you have to move to attend this school? Would leaving your current community be a good thing? Is the commute time and distance to your school reasonable? Will parking be an issue? Is it easily reachable via public transportation?

**Local support system**
Will you have family or friends in the area available for practical and moral support if needed?
Here’s how the admissions process works for one state university. Each school will be different; this list gives you an idea of what you might encounter.

Most programs will have an admissions process that starts with an application. You usually have to pay an application fee but your YouthBuild site might be able to help. Many schools have an alternative admissions process for students who have not met the standard admissions requirements. For example at this school, there is a different process if you have your GED rather than a diploma. Even if you don’t seem to meet the requirements don’t let that deter you; review admissions information carefully and contact the admissions office with questions.
Now that you know the questions to ask yourself when choosing a school and have an idea of what it takes to apply for a program, turn to your plan to map out details and next steps for getting into the program of your dreams.

To make an informed decision, you need to do some research. Start by completing the choosing a school section of your plan. Then revisit the Factors to Consider Discussion Guide to help you pick the schools that are a best fit for you. Once you narrow your list, complete the “Admissions requirements” section of your plan.

**Mentor Mentee Activities**
- Choosing a School
- Factors to Consider
- Admissions Requirements

**Choosing a School Resources**
- Federal Student Aid
- Choosing a School
- Big Future College Board
- NCES College Navigator
- Technical College Locator
- Fun Phone Apps for College Applicants
- Article: Subprime Opportunities: The Unfulfilled Promise of For-Profit Colleges and Universities

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![Choose](image.png)
Now that you’ve decided to go to college, it’s time to talk about how to make this a reality. Paying for college can feel overwhelming but the good news is there are a lot of resources available.

This section includes an overview of what you need to know so you and your mentor can develop a plan to apply for aid. In addition, you’ll want to make some key contacts. Start local and find out who supports students transitioning to careers and college at your YouthBuild site. Next, connect with the financial aid administrator at your school of choice.
First, no matter what your financial situation, it’s possible to go to college. There are many different types of resources available.

Second, timing matters. Some money is distributed on a first come, first served basis and there are critical deadlines you need to meet to be eligible for funds. It’s important to have a plan that lists deadlines that will impact your ability to access money for college.

Third, The Free Application for Federal Student Aid, known as FAFSA, is the gateway to applying for aid. The form is available to everyone and can lead to free money for college. It determines your financial need and is required to apply for aid.
Watch this video for an overview of the financial aid process.
Get started by checking your eligibility for financial aid. Do you meet the basic requirements?

It’s important to know that federal aid is based on need, not academic performance. If you don’t meet the financial need criteria, there are still federal loans you can access. If you have any concerns about meeting any of these requirements, explore the full definitions of the terms and do your research.

There are some exemptions to these general requirements, so if one poses a barrier, you and your mentor should thoroughly review rules to identify ways to overcome it. For example, registering for the selective service can be done online in minutes.

If you have a criminal record, you are most likely eligible for aid. The exceptions to this are if you are convicted of a drug related offense while you are receiving aid; and if you have been convicted of a sexual offense and are subject to an involuntary commitment, upon completion you are ineligible to receive a Pell grant.
You may have access to one, or all of these types of aid as part of your financial aid package. Grants and scholarships are considered “gift” aid because you don’t have to pay them back as long as you finish your studies during the period you accept aid.

Loans, on the other hand, need to be repaid with interest and some of them, based on student need, can be subsidized, which means the federal government will help pay the loan.

A work-study position allows you to earn funds on campus to pay for college. Work-study funds don’t have to be paid back or count as income when calculating your financial aid for next year.

Grants & scholarships

gift aid that you don’t have to repay

Loans

need to be repaid with interest

Work study

a part-time job on campus does not need to be repaid
Think federal first; it’s the primary source of financial aid. You’ll need to work closely with the financial aid administrator at your school to maximize the amount of aid you receive and make sure you’re receiving all of the available funds you qualify for. It’s also important to be sure your school is accredited or else federal funds will not be available, and not all schools receive all sources of federal funding.

If you will need a loan, ideally you will want a federal loan. Why? Generally, federal loans have lower fixed interest rates, payments start after you graduate if you maintain a high enough course load, payment plans are based on your ability to pay, you won’t be penalized for paying them off early, and multiple federal loans can be consolidated at a low interest rate. You may even qualify for a program that forgives your loan if you choose specific occupations, like teaching or nursing, and agree to work in certain communities.
There are other ways you can pay for school. Some students or their families choose to pay for college themselves as they go. There are also state, school and private scholarship funds available. If you do look into private loans, be sure to read the terms very carefully since they can vary greatly by lender and product. Avoid loans with interest rates that can change (called “variable”) and pre-payment penalties. Work with your mentor to complete a research activity to search for opportunities based on your location, skills, accomplishments, and interests.
How do you know if you are eligible for financial aid? It starts with determining your financial need. The government uses a formula for calculating the amount of need for a student to attend a specific college. This calculation is made when you fill out the FAFSA form.
Let’s look at the case of Leon, who plans to attend a local community college and then transfer to a 4-year college engineering program. The tuition and fees at the community college are four thousand, seven hundred and twenty dollars ($4,720). Books and supplies will run him an additional fifteen hundred dollars ($1,500). While he’s in school, he needs room and board. Luckily, he can live with his family so rather than having to pay over eleven thousand dollars ($11,609), he’ll only need three thousand, six hundred dollars ($3,600) for food. Other costs include a yearly bus pass and new laptop. Leon’s total cost of attendance equals eleven thousand, eight hundred and seventy dollars ($11,870). A calculation based on both his and his parents’ or guardians’ taxes, assets, and the size of the family indicates that his family could reasonably contribute twenty seven hundred dollars ($2,700) to his education.

Leon’s family will not have to pay this amount and this doesn’t necessarily equal the amount of money he’ll receive from the school. So let’s review—taking Leon’s cost of attendance, and subtracting the expected family contribution means that his financial need equals nine thousand, one hundred and seventy dollars ($9,170). Leon is eligible for up to nine thousand, one hundred and seventy dollars ($9,170) in financial aid.
The Free Application for Federal Student Aid is just that, it’s free to fill out. It serves as the basis for receiving aid from multiple sources—the federal government, state funds and your school. You start by going online and setting up an account and getting a Pin number. The earlier the better. Getting a pin number takes time but will make it much easier for you to access and change your information. Ideally start well in advance of January when you can first submit the FAFSA.

Your tax information, and your family’s, also are important to your financial aid process because this information will help calculate your level of need. You can estimate your taxes as a placeholder but the sooner you get this information the better. There are exceptions to including information from your family if they’re unavailable, but these are very limited. See the resources section to learn more if you think this may apply to you.

Remember the adage “practice makes perfect?” Put it to good use by visiting the FAFSA 4caster site. This site allows you to estimate your financial aid, become familiar with the process, and see what additional information you might need. Once you gather all of the information you need and are comfortable with the form, you’ll be ready to enter the information for real. Filling out the form correctly is important so that the amount of aid you’re eligible for is correct and the process is not delayed. In this case, time really can mean money since some funding is given to students on a first come first serve basis.

Be aware that states have their own deadlines for submitting the FAFSA. Finding out this information will be part of your research activity.
What's Next? College Knowledge

While the statistics tell the story: more education means earning more money, how do you make sure college pays off for you? This means having a game plan. You’ll need to look realistically at the financial aid you’ll receive and make sure that you are pursuing a career path that matches the financial responsibility you will have once you graduate. You may want to go back to the first tutorial and review the demand, career ladder, and income potential of the career path you’ve selected to ensure that you are taking on an amount of debt you can realistically pay off.

A word of caution about accepting grants and taking out loans. If you don’t satisfactorily complete the courses you receive grant aid for, you may have to pay back the grant. Also, if you struggle to pay back your loans and you don’t communicate with your borrower, it can impact your credit. Financial aid is a wonderful resource to help you reach your goals and it’s also a responsibility you commit to. With good planning and follow through you can gain its benefits and be successful in college.

Be a good consumer throughout the financial aid process. Avoid paying for information you can get for free and protect your information from potential identity theft. All of the information you need to apply for financial aid is freely available.

While investing in yourself is always a good investment, be sure to invest in a school that provides the skills and learning you need to match your career goals. Make sure the college you select is accredited and has a strong track record of graduates who are successful in paying for college and finding jobs in their field.
With the support of your mentor you can work through the process together. Here is a list of key resources that will help you plan and apply for financial aid.

In the Research Financial Aid Activity you’ll access the links you need to identify deadlines, access the FAFSA, and search for scholarships. Watch the You Can Go Videos to learn more about what the process is like and learn from the experiences of other students.

**Federal aid**
- Counselors and Mentors Handbook on Student Aid
- Federal Student Aid Grant Programs Fact Sheet
- Federal Student Aid Loan Programs Fact Sheet
- Your Federal Student Loans: Learn the Basics and Manage Your Debt
- Education Award for AmeriCorps

**General resources**
- Checklist with timelines

**Mentor-Mentee Activities**
- Research Financial Aid Activity
- You Can Go Video Discussion Guide

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**Resources to Extend Your Learning**

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**General resources**
- Checklist with timelines (PDF)
Admissions and placement tests can be both a hoop you need to jump through and an opportunity to save money. In this section we’ll explain why they are important, learn more about different types, and help you prepare for test day.
It’s normal not to get excited about the prospect of taking a test. Tests bring up a lot of thoughts and feelings. Take a second to think about the feelings you associate with test-taking? Enter your thoughts in the box provided.

It’s normal to have a range of thoughts and feelings about taking tests. You may wonder: “Why bother?” This is part of fulfilling your college aspirations. We’ll walk you through the different tests and direct you to some resources to learn more, practice, and prepare for them. You can do it!
Why are admissions tests so important? Depending on the school you intend to go to, good scores could make the difference in gaining admission. They can also position you for scholarships and recruitment by schools. Even if tests are a struggle for you, your results will help you to get the academic support you need once you start school.
The SAT and ACT are mostly associated with 4-year colleges and scores are used as a factor in determining your admission. Most community colleges have open enrollment and don’t require these tests, but there are exceptions. Some community colleges, in particular those with selective programs, may require one of these standardized tests. Scores may also be used for placement at a 2-year college, allowing you to avoid further tests once you’re enrolled. Also, if you plan to transfer from a 2-year to 4-year college they may be required. Ask YouthBuild staff about paying for testing or getting a waiver, and check the resource page for links to test dates. You can take a sample test online and see how you score. You may find that taking the test is to your advantage—a college may recruit you or offer you a scholarship. Access the Prepare for Placement Tests activity to find information and tips to get you ready.
Here are two common placement tests that are usually taken once you are enrolled to help determine your readiness for post-secondary education. Be sure to do your best. If you test well, you can avoid taking some classes and save your financial aid for classes you need. Some introductory classes are considered pre-post-secondary and won’t qualify for use with federal aid. Be sure to check your enrollment and make sure your placement matches your skills and knowledge and you’re clear about the financial implications.
Now that you know why admissions and placement tests are important and are familiar with several key tests, it’s time to prepare for your success.

The Prepare for Placement Tests activity will help you learn more about each test and practice with actual questions. Practice can help you become familiar with the tests and better direct your test preparation efforts. Finally, be sure to check the test dates if you plan to take the SAT and ACT, so that you can align your preparation with the test schedule.

**Test Dates**  
SAT  
ACT  

**Mentor-Mentee Activity**  
Prepare for Placement Tests  
Activity Guide (PDF)
You’re ready to get advanced credentials. You have asked the hard questions and researched the schools that fit you best. You’ve outlined admissions requirements, educated yourself about how to pay for it, learned about placement tests and how to study for them… Now it’s time to own-it and carry out your plan.
You’re in good company. YouthBuild alumni all over the country have walked in your shoes and turned their plans into reality.

Use the “Taking Ownership Interview Guide” at the end of this section to talk with your mentor, other YouthBuild alumni, or someone you admire about how they managed a big life transition.

Hear what Marilyn has to say.

**Video Link**
[http://vimeo.com/edunw/youthbuild](http://vimeo.com/edunw/youthbuild)
Has there ever been a time when you felt motivated to complete a goal that has been on your mind for months, maybe even years? Did you accomplish your goal? If your goal was pushed aside because of lack of time or competing needs then you might just be a Talker like I used to be. When it comes to your transition plan you have to be a Doer.

You have clearly defined your goals in your plan. Figure out what you can do alone and where you will need support. Break your plan down into weekly chunks and commit at least one hour a day to get things done. Don’t spread yourself too thin, leave plenty of time to focus on your task. Use your phone, a whiteboard, or sticky notes to remind yourself of key deadlines or when follow-up is needed.

If you take my advice you might be surprised how much you get done.
Your plan will have a lot of tasks to complete and you might feel a little overwhelmed. Check out some strategies that have worked for others.

**Several things are due on the same day**
Judge which task will take longer to complete and work on it first

**The list is really long**
Work back from your due dates and spread out the tasks

**The task relies on information from someone else**
Talk with the person you are counting on, give them a due date before you actually need it. Remind them via text message, note, or phone

**The task is new to me and I am nervous about it**
Do a quick Internet search and read up on the task or search for examples

**Something got overlooked and now it’s late**
Carve out some time to get it done as soon as possible and, if necessary, communicate with the person counting on you

**Life happens and my timeline got messed up**
Add an extra two days for small tasks and an extra week for large tasks in case something comes up
There are people and resources all around you that you can leverage to make your transition to college and support you once you are there, but you have to seek them out.

- Mentor
- Financial Aid Administrator
- Family
- Academic Advisor
- Student support services
- Fellow students
- YouthBuild staff

Derrick Ayson, a graduate of YouthBuild San Joaquin and San Joaquin Delta College, has this advice, “Create a support system of folks you can turn to when you need to vent or ask for help. Become a good listener and learn how to take constructive criticism. Folks aren’t out to get you; they’re there to help you achieve your degree.”
As you check off items on your plan, take some time to reflect on what you have accomplished. When you reach a major milestone like submitting your FAFSA, taking the SAT, or being accepted into your top school, plan a fun day with your mentor and treat yourself to something wonderful!
Whether you completed the sections in this tutorial one at a time with work sessions in between or previewed them all at once now is the time to go to your plan and complete any remaining sections. Be sure to confirm that each task has a deadline. Remember that each section has resources and activities that will help you complete your plan.

**Resource**
- Postsecondary Education Development Plan Workbook
- Best Apps for Setting Goals and Keeping Resolutions

**Mentor-Mentee Activity**
- Taking Ownership Interview Guide