

COLLEGE & CAREER PLANNING GUIDE

Explore Careers: **Find the Right Career** for your future success. p. 4

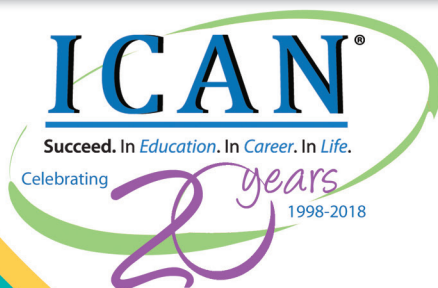
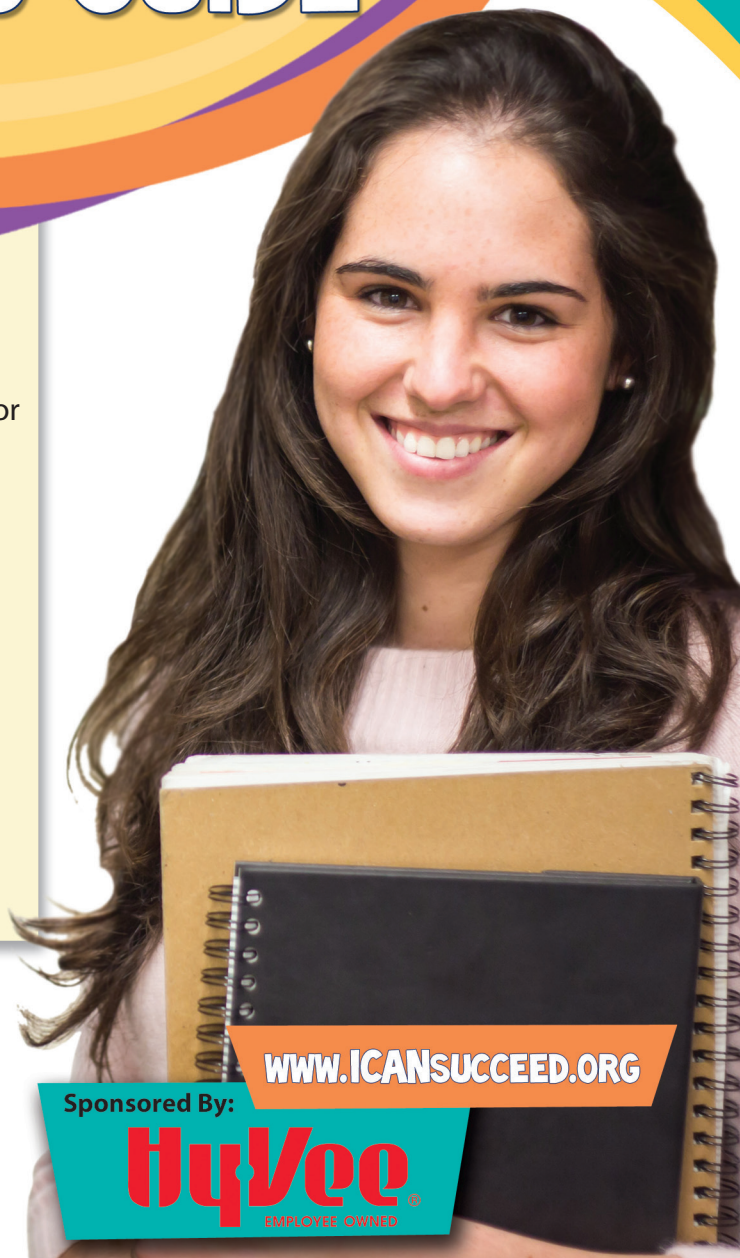
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- ▶ Get one-on-one assistance with planning for high school, college, career and financial aid, including the FAFSA (Free Application for Federal Student Aid) form* from a Student Success Advisor at an ICAN location near you.
- ▶ Attend a presentation on transitioning to high school, college and career planning, financial aid, financial literacy and making a successful college transition. Visit ICANSucceed.org/events.
- ▶ Register online for college and career planning information through the *Career and College Corner blog* and the *ICAN Tip of the Week* video series.
- ▶ Review the ICAN Scholarship Database at www.ICANSucceed.org/scholarships.
- ▶ Se habla español — Services are available in Spanish. Para mas informacion, visita www.ICANSucceed.org/espanol.
- ▶ All ICAN programs and services are offered without charge to students and schools.

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* The FAFSA is free and may be completed without professional assistance via paper or electronic forms provided by the U.S. Department of Education at www.fafsa.gov.

ICAN Student Success Centers

To provide personalized service and help more students succeed, ICAN has 10 locations throughout Iowa.

To schedule an appointment, visit ICANSucceed.org/apt or call (877) 272-4692.

Central Iowa - Ankeny
Des Moines

East Central Iowa - Hiawatha
Coralville

Eastern Iowa - Davenport

Northeast Iowa - Waterloo

Northwest Iowa - Orange City
Sioux City

Southwest Iowa - Council Bluffs

College & Career Planning Guide

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Ninety percent of the fastest growing careers require post-secondary training or education. ICAN® empowers lowans to achieve lifelong success through education, training, and informed decision-making.

The Goal: To increase the proportion of Americans with high-quality degrees and credentials to **60 percent by the year 2025**. Currently only **40 percent** of Americans have post-secondary certificates, diplomas or degrees.



ICAN is a proud partner of the **Goal 2025** initiative as set forth by the Lumina Foundation for Education. To learn more visit www.ICANSucceed.org/goal2025.

To fulfill its mission and meet **Goal 2025**, ICAN relies on donations. Generous financial support from people and companies ensure that the work to change the future and offer hope to young people is carried out. To make a gift, please contact the development team at (877) 272-4692, email development@ICANSucceed.org or make an online contribution at www.ICANSucceed.org/give.

EXPLORE CAREERS



Explore Careers



Prepare Academically



Choose a College



Apply for College



Pay for College



Succeed in College

College-Ready Means Career-Ready

Colleges and employers look for similar qualities so as you think about careers, consider how much education you'll need. You can enter some careers right out of high school, but most employers are looking for more.

68% of all jobs in Iowa will require education and training beyond high school by 2025.*

2.1% unemployment rate for college graduates.**

98% more income per hour than people without degrees.***

40% say a college education provides students not only with the skills needed for their first job, but also benefits and skills for their entire career, along with intangible benefits such as the ability to pursue a passion or contribute to society

In addition, according to business leaders and corporate recruiters surveyed, Integrity, Professionalism, and Positive Attitude are the most important soft skills and can rank higher than core-competencies of a job.****

Set Your Goals

Career planning is an ongoing process – one that benefits from the help and support of others. Think about long-term goals and whether you need to build certain skills, gain experience, or create a financial plan. Not having goals could increase your education costs and in the time you spend in training. Work with your parents, school counselor, and teachers to formalize your path for the future.

* "Iowa: Education and Workforce Trends Through 2025" Georgetown University Center for Education and the Workforce (2015)

** <https://www.bls.gov/opub/ted/2018/unemployment-rate-2-1-percent-for-college-grads-4-3-percent-for-high-school-grads-in-april-2018.htm>

Life After High School - What Are Your Options

There are many options for education and training after high school. Explore them all to ensure you find the right fit for you.

Apprenticeship

A paid job that provides on-the-job training in a highly skilled career. Typically someone new to the field learns the skills needed through training by a master craftsman, who is an expert in their field. They share skills and knowledge to help the apprentice become an expert too.

Nine Month Certificate/One Year Diploma

Full-time programs designed to provide core skills and knowledge needed to work in a specific professional field or enhance a current profession.

Two Year Degree (Associate's degree)

Generally earned at a community college, a two year degree can focus on liberal arts (general education) as a step towards transferring to a four year college OR a two year degree can focus on specific career training that leads directly into employment. To explore career-training certificate and degree options throughout Iowa, visit www.curricunet.com/iowa_doe. CurricUNET provides program listings for every community college in Iowa.

Four Year Degree (Bachelor's degree)

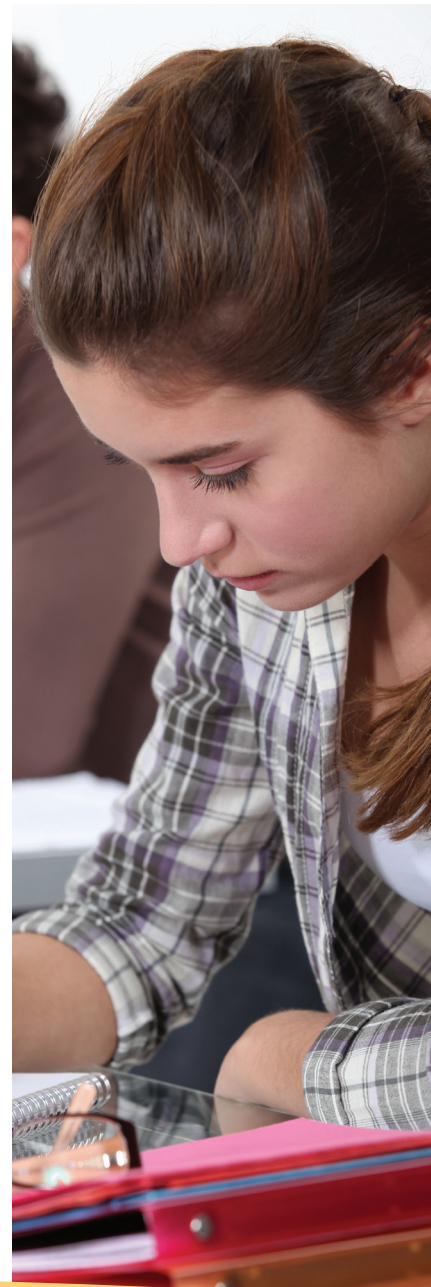
A combination of liberal arts (general education) courses and a specific course of study for a major area of interest.

Master or Doctorate Degree

Required for professions in medicine, law and higher levels of education, graduate level degrees are also attained in business administration and other specialty fields.

Military or Specialized Training

There are many options when considering military or specialized training in one of the seven branches of the U.S. military. The first step is to take the ASVAB (Armed Services Vocational Aptitude Battery) which helps identify the correct Military Occupational Specialty. Basic training follows. There are also military academies and preparatory schools that focus on both academics and military training. Graduates enter service as officers, ranking higher than enlisted military personnel.



*** "Is College Worth It? Clearly, New Data Say" New York Times (2014)

**** "The PreparedUProject – An In-depth look at Millennial Preparedness for Today's Workforce (Bentley University – 2014)

ACT Profile - A New Kind of Assessment




Interest assessments, such as the ACT Profile, are a great way to find the career that best suits you by discovering what really interests you and what you value most. Assessments:

- ▶ Identify your strengths, skills and areas of interest
- ▶ Match your results to career pathways or industries
- ▶ Link career pathways to specific careers and salary expectations
- ▶ Link careers to education and training requirements
- ▶ List education requirements that will lead to potential college majors
- ▶ Help narrow your list of potential colleges to those that fit your interest area and price range

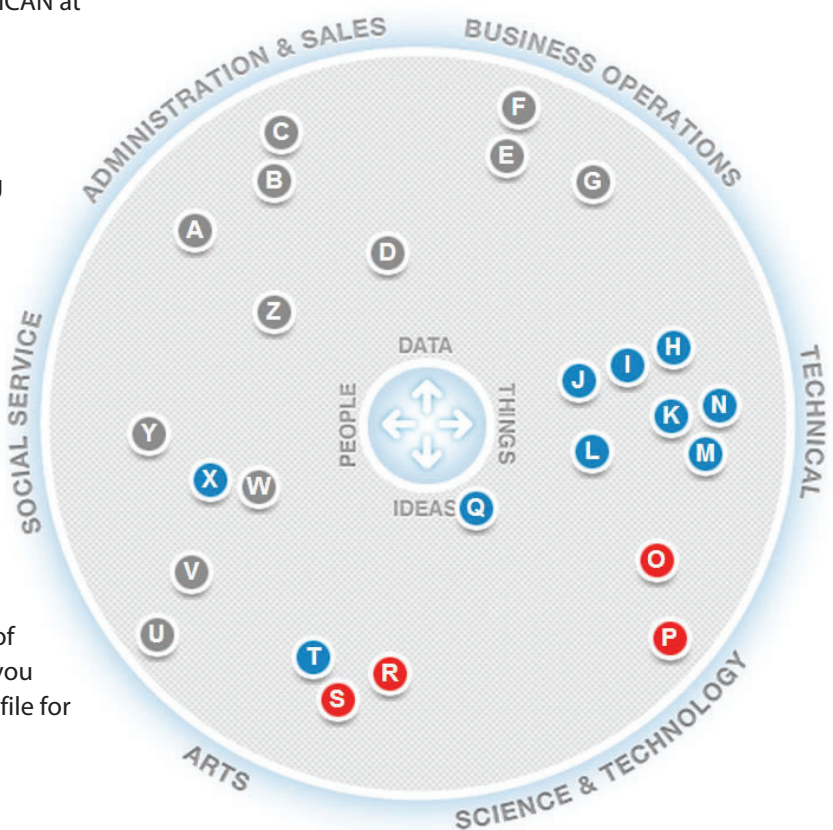
ACT Profile is a free and easy tool featuring three short assessments. By answering a series of questions, the profile creates a personalized Career Map identifying the pathways that best fit your answers. Visit www.ACTprofile.org or contact ICAN at (877) 272-4692 to get started.

Career Map

The Career Map organizes your results by pathways, color-coding the pathways that best fit your assessment results.

-  Pathways in **blue** fit one assessment.
-  Pathways in **red** fit two or more assessments.
-  Pathways in **grey** do not fit your assessments.

You can learn more about each pathway by clicking the colored dot and reading through the list of potential careers. Mark the ones you like to save the career to your profile for future reference.

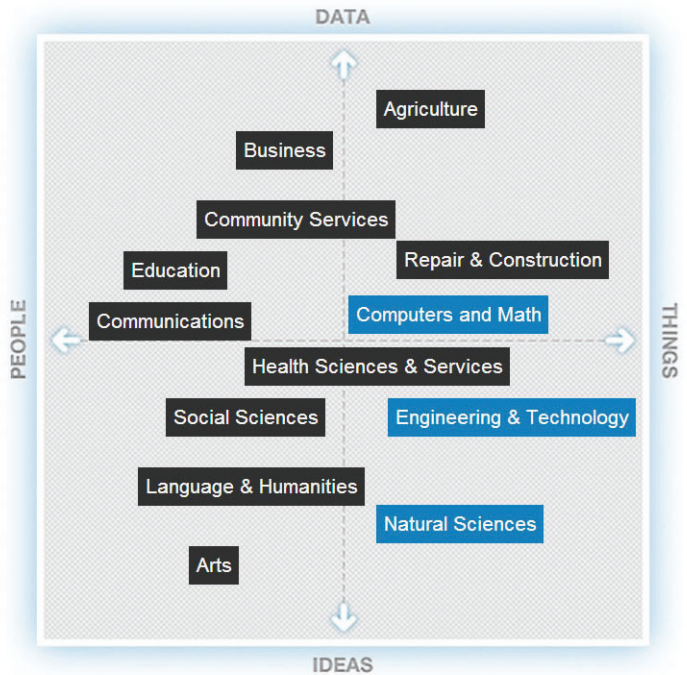


Major Map

Use the Major Map to explore college majors and find majors that fit your interests.

- ▶ Career Pathway results list education and training requirements which can help identify potential college majors.
- ▶ Use the Major Map to find colleges that offer those majors and programs.
- ▶ Career Pathways also list starting salaries, which can be used to set your budget for your college education.

The ACT Profile can help narrow your list of potential colleges to those that fit your interest area and price range.



Find Your Path

Exploring careers before you select an education or training path enables you to find the best option that fits your career interests and goals. It does you no good to attend a four-year school if the career that most interests you only requires a two-year degree. College is expensive, especially if you begin college without a plan or you begin college heading down the wrong path.

Now imagine the right path. Imagine every class and every activity you pursue as a building block for your future, and imagine knowing how those building blocks fit together and which ones are the right fit for you **BEFORE** you take the class.

The key to a long and happy career is finding one that matches your interests and values. Therefore career planning is simply getting to know yourself. Determining who you are and what is important to you leads to bigger discoveries such as what careers and colleges are right for you.

Return on College Investment (ROCI) Tools

College is an investment in your future, and like any investment, it's important to do as much research as possible before you make your decision. Each career and major has its own job prospects, earning potential, and maximum suggested student loan debt. In addition to utilizing assessments to help make your decision, you should also consider using a Return on College Investment Tool (ROCI). This tool will allow you to explore jobs held by people who graduated with a degree in your potential major. Check out ROCI at www.studentloan.org/ROCItool to get started.

Try It Out - Job Shadows and Internships

Declaring a major is a big and often overwhelming decision for students because of the vast array of options offered and the honest fact that many students just don't know what they want to do in the future. About 80%* of students in the United States change their majors at least once; and this indecision often costs time and money. One way to avoid additional semesters and student loans is to try out a few different interest areas **BEFORE** college.

- ▶ Take different courses to explore new interests
- ▶ Participate in career days and mentoring programs at your school
- ▶ Volunteer or intern at local organizations and businesses. Look for volunteer information at www.volunteeriowa.org and www.volunteermatch.com.
- ▶ Shadow different professionals to learn about their jobs. Find job shadowing resources and information at www.internships.com
- ▶ Work part-time to gain experience and build skills in your chosen career
- ▶ Participate in extracurricular activities, especially those that offer leadership opportunities
- ▶ Talk to professionals in specific careers to learn more

Use these opportunities and your high school classes to enhance the skills that will make you an ideal job candidate and prospective college student:

- ▶ Communications skills
- ▶ A strong work ethic
- ▶ The ability to work as part of a team
- ▶ Initiative, or the drive to start projects on your own
- ▶ Leadership experience
- ▶ Relevant work experience

Create an Activities Resume

A list of your activities is useful for scholarship and admission applications. You can also add jobs, volunteer positions, skills and achievements.

Jason Smith
419 Main Street • Anytown, Iowa 12345 • (999) 555-1234 • jsmith@gmail.com

Academics
Iowa High School
GPA 3.77; Class Rank 84/386
ACT Composite - 26
Academic Awards: Academic Letter, National Honor Society and Honor Roll

Athletics
High School Football
Starting Positions: Long Snapper, DE (Junior Year)
Linebacker, Center, Long Snapper (Senior Year)
Team Captain - 12th
Varsity Letter - 2017, 2018
State Play-Off Participant - 2017, 2018
All-Conference, 2018

High School Wrestling
Varsity Letter - 10th, 11th, 12th
7th Place State Tournament Finish
Team Captain, 2018, 2019
All-Conference Academic Award, 2017, 2018, 2019

Accomplishments and Activities
2018 Athlete of the Year - Iowa High School; Above and Beyond Award
2018 Summer Naval Academy and Coast Guard AIM Participant
American Legion Boys State Participant
Student Government - 2016-2019
Student Council - 2016-2019
1st Degree Black Belt - Tae Kwon Do
Certified Scuba Diver

Volunteer Experience
Metro Football Youth Program
Flood Relief Volunteer
Church Photographer
Acolyte/Teacher
Camp Hitaga

* National Center for Education Statistics - 2014.

Getting an Education is Essential. Getting a Four-Year Degree is Not

Four years of college isn't for everyone and the job market isn't set up for everyone to need a four-year degree. In fact, trade jobs account for **56% of Iowa's labor market**,* and in 2017 approximately **40% of job growth** was in the estimated **2.5 million new middle-skill jobs** that were added to the workforce.** The United States has a skills gap, meaning there are more job opportunities than there are skilled labor to fill them.

One of these jobs can be yours. You can earn the skills needed through apprenticeship and job training programs. Apprenticeship and job training programs are options that provide specific career and industry training. These opportunities come in a variety of formats from on-the-job training and apprenticeships to career-focused certificate and degree programs at a community college or career training center.

Earn As You Learn

The Iowa Building and Construction Trades Registered Apprenticeship Programs are overseen by the U.S. Department of Labor, Bureau of Apprenticeship and Training, and are "earn and learn" curricula that combine on-the-job training with structured learning at **no cost** to the students. While individual programs and trades vary, in many cases an apprentice student would spend time with experienced professionals on real job sites working and learning the trade. When not on a job, students are in classes. Both on-site and classroom experience provides a paycheck, and while exact figures vary by profession, the average apprentice makes about half of a journeyman's hourly wage with salary increase every six months, along with health care benefits and the opportunity to enroll in a pension program. Most programs also guarantee a job within the union upon completion of the registered apprenticeship program.

In addition to experience, a paycheck, and a job guarantee, many apprentice program classes and training can be applied to an associate's or bachelor's degree. For transfer credit specifics, talk to your local union representative about how programs can be transferred for college credit and to which colleges the transfer credits are accepted.



* National Skills Coalition: (<https://www.nationalskillscoalition.org/resources/publications/2017-middle-skills-fact-sheets/file/Iowa-MiddleSkills.pdf>)

** "Where the Jobs Are: The New Blue Collar" USA Today (2014)

Building Trades Registered Apprenticeship Programs - What Are Your Options

Boilermakers

Boilermakers build and repair steam and hot water boilers that are used in a wide variety of commercial and industrial settings.

Bricklayers

Bricklayers build walls, partitions, arches, fireplaces, chimneys and other structures from bricks, blocks, structural tile and other pre-made materials. Specialty areas include bricklayers, terrazzo workers, pointers, cleaners and caulkers, stonemasons, tile and marble setters, tile and marble finishers.

Carpenters

Carpenters construct, erect, install and repair commercial and residential structures and fixtures of wood, plywood and wallboard. They erect framework in buildings, including sub-flooring, partitions and rafters, and install molding, wood paneling, cabinets, windows, doors and hardware as well as building forms for concrete work, building stairs and laying floors.

Electricians

Electricians plan, install, maintain and test electrical circuitry and appliances for heating, lighting, communications and power, as well as in air conditioning and refrigeration systems in homes, commercial buildings and factories.

Elevator Constructors

Complete installation, service and maintenance of all residential, commercial and industrial elevators, escalators, moving walks or any other form of people-moving and vertical transportation systems.

Glaziers

Glaziers cut and install all types and sizes of glass such as plate glass, custom glass, window glass, obscure glass, mirrors and leaded glass panels and curtain wall. They also fit and install aluminum entrances, sidelights and show windows, as well as plastic and porcelain panels in metal and wood frames.

Insulators

Insulators install insulation in both industrial and commercial mechanical systems, such as piping, boilers, duct work, storage tanks and equipment for the purpose of energy savings and burn protection, and to control system heat transfer and condensation.

Ironworkers

Ironworkers erect structural steel, install reinforcing steel, metal floor and roof decking, and assemble and install decorative curtain wall. They also move heavy machinery and assemble pre-engineered buildings.

Laborers

Work done by Construction Craft Laborers can include the construction, remodeling and demolition of buildings, dams, bridges, airports, streets, sewers, tunnels, etc. Typically, a laborer may do placement of asphalt and concrete, assisting brick masons, carpenters, and plaster masons, earth compaction, pavement breaking, landscaping, pipe laying, cleanup, flagging environmental remediation, cutting and burning steel, rigging, sandblasting, etc.

Linemen

As a lineman, you'll be involved in the construction and maintenance of overhead and underground power lines. You'll learn the skills needed to work on substations and switchyards, as well as distribution and transmission circuits up to 500,000 volts.

Millwrights

Millwrights are construction mechanics who install and maintain conveyance systems and large machinery for factories and shops.

Operating Engineers

Operating Engineers operate and maintain heavy construction equipment such as cranes, backhoes, loaders, scrapers and bulldozers for use in the construction of buildings, factories, roads, dams, power plants and bridges.

Painters & Drywall Finishers

Residential, industrial and commercial painters prepare surfaces and apply paint to walls and moldings, indoors and outdoors. Industrial work may include bridges, tanks, powerhouses, sandblasting and spray painting. Commercial work can involve painting/brush and roll, and wall covering.

Plasterers & Cement Masons

Plasterers mix and apply coats of standard and decorative plasters, both inside and out. Cement masons smooth and finish exposed concrete surfaces on projects such as walls, floors, steps, sidewalks, driveways and roads.

Plumbers & Steamfitters

Plumbers design, install and maintain sanitary, storm, water supply and gas service lines, plumbing fixtures and mechanical equipment. Steamfitters install and service pipes and measuring devices in water and steam-pressure systems, air-conditioning and refrigeration systems, and power and fuel facilities.

Roofers & Waterproofers

Roofers install roofs on structures in a variety of materials, including shingles, slate and tile, hot tar, rubber, plastics and composites.

Sheet Metal Workers

Sheet Metal Workers build products from sheets of steel, aluminum, copper and other metals, and install the finished products. They are responsible for heating, air conditioning and ventilation of commercial buildings and homes. They also design and fabricate fascia, flashing, awnings, gutters and metal roofs, as well as kitchen equipment and exhaust systems.

Building Trades Registered Apprenticeship Program Contacts & Wages

Trade	Business Agent/Manager	Apprenticeship Coordinator	Hourly Wage	Total Wage Package*
Boilermakers Local 83 Kansas City, MO	Tom Dye (816) 276-1225 tom@bml83.org	Tom Burgess (816) 526-8300	\$37.91	\$67.29
Bricklayers & Allied Craftworkers 3 Cedar Rapids & Iowa City	Ray Lemke (515) 557-0551 rlemkebac3ia@gmail.com	Chris Busch (319) 721-6145 cbuschistt@gmail.com	\$30.54	\$43.40
Bricklayers & Allied Craftworkers 3 Des Moines	Ray Lemke (515) 557-0551 rlemkebac3ia@gmail.com	Chris Busch (319) 721-6145 cbuschistt@gmail.com	\$31.70	\$45.86
Carpenters Locals 308 & 1260 #308 - Cedar Rapids #1260 - Iowa City	Pat Loeffler (319) 560-3554 ploeffler@ncsrcc.org Royce Peterson (319) 325-4836 rpeterson1@ncsrcc.org	Five Rivers Carpenters JATC John DeLany (319) 365-9519 johndelany@5riverscarpenters.com	\$26.78 \$27.70	\$45.41 \$46.33
Carpenters #106 Des Moines	Blake Wikoff (515) 371-8902 bwikoff@ncsrcc.org	Brittini Kircher (651) 888-1629 brittini@uniontraining.org	\$28.00	\$44.00
Cement Masons Local 561 Des Moines	Earl Agan (515) 266-1668 opcma21@netscape.net	Earl Agan (515) 266-1668 aganjr.earl@aol.com	\$27.29	\$43.23
Electricians Local 405 Cedar Rapids	Bill Hanes (319) 396-8241	Mike Carson (319) 654-9238 mikecarson@crejatc.org	\$27.65- \$34.92	\$42.18- \$49.82
Electricians #347 Des Moines	Patrick Wells (515) 243-1924 phwells@ibewlu347.org	Steve Hansen (515) 224-4349 shansen@dmelejatc.org	\$35.99	\$52.26
Glaziers & Glassworkers Local 581 Cedar Rapids	Derek Molyneux (319) 366-0569 derekmolyneux81@gmail.com	Howard Baker (515) 322-5009 HABaker063@gmail.com	\$29.76	\$47.22
Glaziers #1075 Des Moines	J.D. Fitch (515) 710-9689 JDFitch81@gmail.com	Howard Baker (515) 322-5009 HABaker063@gmail.com	\$22.71	\$46.53
Heat & Frost Insulators & Allied Workers Local 81 Cedar Rapids	Tony McNeally (563) 210-2267	Paul Miller (563) 785-4622	\$29.91	\$51.56
Insulators #74 Des Moines	Mark Selby (618) 401-0907 mselby@insulators.org	Jeremy Heimbaugh (515) 202-6903 moughley04@aol.com	\$26.65	\$43.71
Ironworkers Local 89 Cedar Rapids	Troy Sauter (319) 365-8675 tsauter@iwlu89.com	Seth Gorman (319) 365-8675 sgorman@iwlu89.com	\$28.00	\$47.09
Ironworkers #67 Des Moines	James Wat (515) 262-9366 jamesiw67@hotmail.com	Joe Derby (515) 262-9366 joew67@hotmail.com	\$28.00	\$47.09

* Total wage Package is inclusive of total benefits paid in addition to the hourly wage.

Trade	Business Agent/Manager	Apprenticeship Coordinator	Hourly Wage	Total Wage Package*
Laborers Local #43 Cedar Rapids	Danny Hemminger II dhemminger@local43.org	Lynn Pickard (515) 238-5216	\$19.60- \$25.03	\$31.47- \$37.96
Laborers #177 Des Moines	Mike Weckman (515) 265-6131 mweckman82@gmail.com	Lynn Pickard (515) 270-6965	\$15.30- \$22.95	\$35.36
Millwright Local 2158 Bettendorf	Derek McClain (319) 777-8901	Willy Duncan (563) 357-8070	\$27.79	\$50.99
Operating Engineering Local 234 Cedar Rapids	Jason Copple (712) 577-3046 jason@local234.com	Ryan Hollinrake (641) 942-7112	\$28.10- \$36	\$42.65- \$50.55
Operating Engineering Local 234 Des Moines	Jason Copple (712) 577-3046 jason@local234.com	Ryan Hollinrake (641) 942-7112	\$27.12	\$42.53
Painters & Drywall Finishers Local 447 Cedar Rapids	Derek Molyneux (319) 320-8988 derekmolyneux81@gmail.com	Howard Baker (515) 322-5009 HABaker063@gmail.com	\$24.25	\$34.24
Painters & Allied Trades #246 Des Moines	Jason D. Knight (515) 289-0482 jknight@ecity.net	Howard Baker (515) 322-5009 HABaker063@gmail.com	\$26.19	\$38.95
Painters Local 502/676 Quad Cities	Robert Roe (563) 508-1406 bobroedc81@outlook.com	Howard Baker (515) 322-5009 HABaker063@gmail.com	\$28.42	\$43.92
Plasters & Cement Masons #21 Des Moines	Earl Agan (515) 266-1688 aganjr.earl@aol.com	Earl Agan (515) 266-1688 aganjr.earl@aol.com	\$25.67	\$40.72
Plumbers & Pipefitters Local 125 Cedar Rapids	Jerry Hobart (319) 270-1350 lu125bm@uanet.org	Chip Davis (319) 362-9259 chip.davis@local125.com	\$37.39	\$55.22
Plumbers & Steamfitters #33 Des Moines	Andy Roberts (515) 243-3244 aroberts@ualocal33.org	Eric Smith (515) 244-1346 esmith@ualocal33.org	\$33.65	\$53.65
Roofers & Waterproofers Local 182 Marion	Bob Rowe bob@rooferslocal182.com	Bill Barnes bill@rooferslocal182.com	\$24.89	\$37.88
Roofers #142 Des Moines	Ray Slack (515) 244-7017 ray@rooferslocal142.com	Blake Fleming (515) 943-6629 blake@rooferslocal142.com	\$26.54	\$37.74
Sheet Metal Workers Local 263 Cedar Rapids	Randy Sconyers randysconyers@smart263.org	Mike McCullough (319) 533-1389 mikemccullough@smart263.org	\$33.80	\$53.53
Sheet Metal Workers #45 Des Moines	Andy Bredson (515) 229-9518 andybsmw45@yahoo.com	Mike Cox mikecsmw45@yahoo.com	\$31.99	\$48.15
Sprinklerfitters Local 669 Dis. 23 Omaha, NE	Paul Cunningham (402) 960-8424	Paul Cunningham (402) 960-8424	\$32.41	\$49.71
Teamsters Local 238 Cedar Rapids	Dale Walters (319) 365-1461 dwalter@iowalabor.com		\$27.14	\$38.81

For More Information

Learn more about career training and registered apprenticeship programs.

Visit the ICAN website: ICANSucceed.org/careertraining

PREPARE ACADEMICALLY



Explore Careers



Prepare Academically



Choose a College



Apply for College



Pay for College



Succeed in College

Good grades alone aren't enough for college admission. Most colleges look at four key components:

- ▶ High school grade point average (GPA)
- ▶ ACT or SAT composite score
- ▶ Percentile high school class rank (if applicable)
- ▶ Number of core subject-area courses completed in high school.

It's important to take the classes you need and those that challenge you. Requirements vary, but the chart on [page 15](#) shows the recommended courses for optimum college preparation and can be a guide for your four-year plan.

Push Yourself

Don't worry if you aren't a 4.0 student. While grades are an important factor, colleges also review the courses you've taken and the improvement you've made from your freshman to your senior year. The important thing is to do your best — the information and study skills you learn in high school will prepare you for the tougher courses in college, as well as future employment positions.

- ▶ Challenge yourself with tougher courses — colleges prefer students who take harder classes over those who achieve high grades in easier ones.
- ▶ Take courses that match your career interests and prepare you for your college major.
- ▶ Participate in extracurricular activities, volunteer or work part-time.

Avoid Senioritis

As graduation approaches, keep working hard. Don't let senioritis keep you from earning scholarships or college admission. Slacking off your senior year can damage your admission and scholarship chances.

Optimum Preparation - Recommended High School Courses*

Subject Area	Optimum Years	Recommendation Reasoning	Sample Courses
English/Language Arts	4 years	Emphasis on communication skills of writing, reading and listening, and the analysis and interpretation of literature. In addition, courses in journalism and media literacy will be valuable.	Advanced Composition, Speech, Communication, Journalism
Math	4 years	One course each year of high school. While advanced courses like calculus and statistics are good, it's more important that you gain a complete understanding of advanced algebra and trigonometry.	Algebra, Geometry, Trigonometry, Calculus, Statistics
Science	4 years	One course each year of high school. To be well prepared, take at least one year of biology, chemistry and physics.	Biology, Earth Science, Chemistry, Physics (with Lab)
Social Studies	3 – 4 years	Three years is essential but four is better. Take at least one year each of US and world history. Additional courses in anthropology, economics, political science, psychology, and sociology provide an important understanding of political, social and economic institutions.	Geography, U.S. History, Government, Economics
Foreign Language	4 years	By taking foreign language during all four years of high school, you'll go beyond the basic skills and begin to use the language and reinforce your fluency. Four years is recommended for optimum preparation for college-level academics, however many colleges will accept two years for admission and graduation requirements.	Any one language
Electives	2 – 3 years	Courses in the fine and performing arts, computers or technology will help round out your high school experience. Follow your interests and remember to choose courses with high academic standards.	Fine Arts, Performing Arts, Computer Science, Technology

* Source: Iowa Board of Regents: http://www.regents.iowa.gov/Admissions/Building_Your_Future.pdf

Take College Entrance Exams

Entrance exam scores may also be taken into account during the admission process. Your scores may be used to determine the amount of merit-based financial aid the college will award you as well, so it's important to do your best. It is recommended that students take the ACT® during junior year, and then plan a second test date before **Nov. 1** of senior year.

Ask the colleges you're considering which test they prefer; this information may also be on their websites. The ACT® and SAT® tests are most common, but some colleges may ask for another exam so be sure to verify with the schools to which you've submitted applications.

The ACT® is an achievement test, measuring what a student has learned in school. The test is made up of five components: English, Mathematics, Reading, Science and an optional Writing Test.

To learn more visit www.actstudent.org.

The SAT® is an aptitude test which measures reasoning and verbal abilities. The test has three components: Critical Reading, Mathematics and a required Writing Test.

To learn more visit <http://sat.collegeboard.org>.

ACT® Dates and Deadlines	
Test Date	Registration Deadline
Sept. 8, 2018	Aug. 10, 2018
Oct. 27, 2018	Sept. 28, 2018
Dec. 8, 2018	Nov. 2, 2018
Feb. 9, 2019	Jan. 11, 2019
April 13, 2019	March 8, 2019
June 8, 2019	May 3, 2019
July 13, 2019	June 14, 2019

SAT® Dates and Deadlines	
Test Date	Registration Deadline
Aug. 25, 2018	Jul. 27, 2018
Oct. 6, 2018	Sept. 7, 2018
Nov. 3, 2018	Oct. 5, 2018
Dec. 1, 2018	Nov. 2, 2018
Mar. 9, 2019	Feb. 8, 2019
May 4, 2019	Apr. 5, 2019
June 1, 2019	May 3, 2019

Community colleges may not require entrance exams, but you might need to take a placement test. Even if the ACT® or SAT® is not required for admission, scores may be required for scholarships. Check with your school counselor or the community colleges you're considering for more information.

Practice Makes Perfect

When it comes to the ACT® or SAT®, practice does make perfect and the more effort you put into preparing the higher your score is likely to be. Take advantage of practice exams online or in your counseling office or library. If you really want to get ahead take the ASPIRE® test or the PSAT/NMSQT®.

ASPIRE® helps students measure their current academic development, explore career/training options, and make plans for the remaining years of high school. PSAT/NMSQT stands for the Preliminary SAT/ National Merit Scholarship Qualifying Test which provides firsthand practice for the SAT®. The PSAT/ NMSQT® is given once per year. The 2018 primary date is **October 10**. The Saturday date is **October 13**. In 2019, the anticipated test dates are **October 16 and 19**.

Both tests give a good indication of how a student will score on the ACT® or SAT® and what areas they should focus on prior to the formal exam junior year. For more information visit www.act.org/aspire or www.collegeboard.com/student/testing/psat/about.htm.

Find Your RAI Score

Iowa’s three Regent universities assign a Regent Admission Index (RAI) score based on test scores, class rank, GPA and the number of core courses you’ve completed. (If you aren’t sure what core courses are, review the chart on page 15.) In addition to courses required for admission, you must receive a minimum of **245** on the RAI to be automatically admitted to one of these universities. Private colleges don’t use the RAI, but they typically consider the same factors for admission, so your RAI score can be a good indicator for admission. Community colleges don’t have specific admission requirements, but the RAI factors are usually considered for scholarships. Use the following chart to figure your score or visit www.regents.iowa.gov/RAI.

Element	Your Statistics	Class Rank	No Class Rank
Percentile High School Class Rank	_____ x 1 = _____	_____	0 = _____
ACT or SAT Composite Score	_____ x 2 = _____	_____	x 3 = _____
High School GPA	_____ x 20 = _____	_____	x 30 = _____
Number of RAI-approved courses Completed in High School	_____ x 5 = _____	_____	x 5 = _____
Add All Element Scores Together to Find Your RAI Score = _____			

CHOOSE A COLLEGE



Explore Careers



Prepare Academically



Choose a College



Apply for College



Pay for College



Succeed in College

Before you apply to college, narrow your options. Give some thought to who you are, what you want out of the college experience and the schools that fit you best.

What Matters to You?

What's important to you may not necessarily be what's important to your friends, siblings or parents. You should find the education and training experience that's the best fit for you. The happier you are with your choice, the more likely you are to succeed and complete your degree.

Types of Colleges

Do you want to go to a four-year college or a community college? Maybe you'd prefer a vocational or technical school. Depending on your circumstances, it might be best for you to start at one type of school and transfer to another.

- ▶ Transfer to an Iowa private school - www.thinkindependently.com
- ▶ Transfer to a Regent university - www.transferiniowa.org

Business, Health Profession or Technical Colleges

- ▶ Specialized colleges train students for specific careers.

Community Colleges

- ▶ Community colleges allow students to earn a degree in a specified career or program of study, or to transfer to a four-year institution.

Private Colleges and Universities

- ▶ Private schools typically have smaller enrollment and offer a variety of programs.

Public Universities

- ▶ Public universities in Iowa receive some of their funding from state government and are directed by the Board of Regents.

Iowa Postsecondary Institutions at a Glance

Please note:

- ▶ Type indicates whether the institution is a community college; business, health profession or technical institution; private college or university; or public university. (Some schools are classified as more than one type.)
- ▶ Tuition/fees and room/board costs are those reported for the 2018 – 2019 academic year. Costs are based on full-time attendance. Community college tuition is per credit hour; additional fees may apply. Campus housing and/or meal plans are not available at all colleges, but aid may be available for these off-campus costs. For actual costs based on your program of study and housing options, contact the school. Other fees and costs not listed include those for books, transportation, entertainment, telephone and other personal expenses.
- ▶ The financial aid priority date is the date the Free Application for Federal Student Aid (FAFSA) should be received at the processing center. If you apply after the deadline, you might miss out on some sources of aid. All dates listed are as of July 1, 2018.

- Business, Health Profession or Technical College
- Private College or University
- ▲ Community College
- ◆ Public University

College/University	Type	Phone Number & Website	Tuition & Fees	Room & Board	School Code	Financial Aid Priority Date
Allen College	●	(319) 226-2514 www.allencollege.edu	\$18,662	\$7,282	030691	March 1
Briar Cliff University	■	(712) 279-5200 www.briarcliff.edu	\$31,094	\$9,020	001846	March 1
Buena Vista University	■	800) 383-9600 www.bvu.edu	\$34,004	\$9,538	001847	April 1
Central College	■	(877) 462-3687 www.central.edu	\$37,295	\$10,280	001850	January 15
Clarke University	■	(888) 825-2753 www.clarke.edu	\$33,350	\$9,600	001852	April 15
Clinton Community College	▲	(563) 244-7000 www.eicc.edu	\$162/ credit hr	Varies	001853	March 1
Coe College	■	(877) 225-5263 www.coe.edu	\$44,050	\$9,480	001854	March 1

(continued)

Iowa Postsecondary Institutions at a Glance (cont.)

- Business, Health Profession or Technical College
- ▲ Community College
- Private College or University
- ◆ Public University

College/University	Type	Phone Number & Website	Tuition & Fees	Room & Board	School Code	Financial Aid Priority Date
Cornell College	■	(319) 895-4334 www.cornellcollege.edu	\$42,299	\$9,384	001856	March 1
Des Moines Area Community College	▲	(800) 362-2127 www.dmacc.edu	\$156/ credit hr	N/A	004589	April 1
Des Moines University	●	(515) 271-1499 www.dmu.edu	Varies*	Varies*	015616	N/A
Divine Word College	■	(563) 876-3353 www.dwci.edu	\$13,000	\$3,700	001858	None
Dordt College	■	(800) 343-6738 www.dordt.edu	\$30,870	\$9,590	001859	March 1
Drake University	■	(800) 44-DRAKE www.drake.edu	\$41,396	\$10,528	001860	March 1
Ellsworth Community College	▲	(800) 322-9235 www.ellsworthcollege.com	\$199/ credit hr	\$5,970	001862	March 1
Emmaus Bible College	■	(800) 397-2425 www.emmaus.edu	\$18,400	\$8,500	016487	July 1
Faith Baptist Bible College	■	(515) 964-0601 www.faith.edu	\$16,274	\$6,800	007121	December 15
Graceland University	■	(866) 472-2353 www.graceland.edu	\$29,240	\$8,760	001866	Not Available
Grand View University	■	(515) 263-2808 www.grandview.edu	\$27,518	\$8,988	001867	March 1
Grinnell College	■	(641) 269-4000 www.grinnell.edu	\$52,392	\$12,810	001868	January 15
Hawkeye Community College	▲	(800) 670-4743 www.hawkeyecollege.edu	\$181/ credit hr	\$8,217	004595	June 30
Indian Hills Community College	▲	(800) 726-2585 www.indianhills.edu	\$176/ credit hr	\$5,115	Centerville 008298	July 1
Indian Hills Community College	▲	(800) 726-2585 www.indianhills.edu	\$176/ credit hr	\$5,115	Ottumwa 008298	July 1
Iowa Central Community College	▲	(800) 362-2793 www.iowacentral.edu	\$178/ credit hr	\$6,750	004597	March 1
Iowa Lakes Community College	▲	(800) 521-5054 www.iowalakes.edu	\$179/ credit hr	\$6,230	001864	July 1

* Costs vary based on program of study. Contact the school for actual costs

College/University	Type	Phone Number & Website	Tuition & Fees	Room & Board	School Code	Financial Aid Priority Date
Iowa State University	◆	(800) 262-3810 www.iastate.edu	\$9,002	\$8,720	001869	December 1
Iowa Wesleyan University	■	(800) 582-2383 www.iw.edu	\$30,500	\$10,500	001871	April 1
Iowa Western Community College	▲	(800) 432-5852 www.iwcc.edu	\$186/ credit hr	\$4,125	004598	May 1
Kirkwood Community College	▲	(319) 398-5517 www.kirkwood.edu	\$169/ credit hr	Varies	004076	March 15
Loras College	■	(800) 245-6727 www.loras.edu	\$34,184	\$8,275	001873	March 1
Luther College	■	(563) 387-1287 www.luther.edu	\$42,290	\$9,460	001874	March 1
Maharishi University of Management	■	(800) 369-6480 www.mum.edu	\$16,530	\$7,400	011113	July 1
Marshalltown Community College	▲	(866) 622-4748 www.ivalley.edu/mcc	\$194/ credit hr	\$7,280	001875	March 1
Mercy College of Health Sciences	●	(515) 643-6715 www.mchs.edu	\$17,952	Varies	006273	July 1
Mercy/St. Luke's School of Radiologic Technology	●	(319) 369-7097 www.unitypoint.org/ cedarapids/school-of- radiologic-technology	\$3,750	Varies	14918	First Friday in June
Morningside College	■	(712) 274-5511 www.morningside.edu	\$30,030	\$9,610	001879	December 1
Mount Mercy University	■	(800) 248-4504 www.mtmercy.edu	\$31,998	\$9,534	001880	February 1
Muscatine Community College	▲	(800) 462-3255 www.eicc.edu	\$162/ credit hr	\$3,750	001880	March 1
North Iowa Area Community College	▲	(888) 466-4222 www.niacc.edu	\$180.25/ credit hr	\$7,128	001877	March 1
Northeast Iowa Community College	▲	(800) 728-2256 www.nicc.edu	\$185/ credit hr	\$5,832	Calmar 004587	July 1
Northeast Iowa Community College	▲	(800) 728-7367 www.nicc.edu	\$185/ credit hr	\$5,832	Peosta 012634	July 1
Northwest Iowa Community College	▲	(800) 352-4907 www.nicc.edu	\$197/ credit hr	\$6,040	004600	April 1
Northwestern College	■	(712) 707-7000 www.nwciowa.edu	\$31,100	\$9,200	001883	June 30
Palmer College of Chiropractic	●	(800) 722-2586 www.palmer.edu	\$11,749 (trimester)	Varies	012300	April 30
Scott Community College	▲	(800) 462-3255 www.eicc.edu	\$162/ credit hr	Varies	004074	March 1

(continued)

College/University	Type	Phone Number & Website	Tuition & Fees	Room & Board	School Code	Financial Aid Priority Date
Simpson College	■	(800) 362-2454 www.simpson.edu	\$38,412	\$8,380	001887	February 1
Southeastern Community College	▲	(800) 828-7322 www.scciowa.edu	\$185/ credit hr	\$8,600	004603	March 1
Southwestern Community College	▲	(800) 247-4023 www.swcciova.edu	\$184/ credit hr	\$7,660	001857	July 1
St. Ambrose University	■	(563) 333-6000 www.sau.edu	\$30,614	\$10,360 (Varies)***	001889	March 15
St. Luke's College	●	(712) 279-3149 www.stlukescollege.edu	\$17,190**	Varies	007291	March 1
University of Dubuque	■	(563) 589-3000 www.dbq.edu	\$34,110	\$9,780	001891	July 1
University of Iowa	◆	(319) 335-3847 www.uiowa.edu	\$9,492	\$11,171	001892	December 1
University of Northern Iowa	◆	(319) 273-2281 www.uni.edu	\$8,938	\$8,948	001890	January 15
Upper Iowa University	■	(800) 553-4150 www.uiu.edu	\$30,450	\$8,454	001893	June 30
Waldorf University	■	(800) 292-1903 www.waldorf.edu	\$20,934	\$7,524	001895	March 1
Wartburg College	■	(800) 372-2085 www.wartburg.edu	\$40,220	\$9,996	001896	December 1
Wartburg Theological Seminary	■	(563) 589-0200 www.wartburgseminary.edu	\$17,569	\$11,350	001897	April 15
Western Iowa Tech Community College	▲	(800) 352-4649 www.witcc.edu	\$178/ credit hr	\$5,650	004590	March 1
William Penn University	■	(800) 779-7366 www.wmpenn.edu	\$25,600	\$6,952	001900	April 15

** Costs are for the 2017-2018 academic year.

*** Check with the college for room and board options.

Other Iowa Postsecondary Institutions

The following schools offer a variety of programs with different deadlines and fees. Schools may or may not offer federal financial aid. Please contact the school directly for more information.

College/University	Type	School Code	Contact Information
American College of Hairstyling	●	007658	(515) 244-0971 www.americancollegeofhair.com
American Hair Academy	●	016167	(319) 219-6248 www.americanhairacademy.com
Aveda Institute of Des Moines	●	042033	(515) 224-5244 www.avedainstitutedesmoines.com
Capri College*	●	Varies by Location	(800) 397-0612 www.capricollege.com
Carlson College of Massage Therapy	●	037203	(319) 462-3402 www.carlsoncollege.com
EQ School of Hair Design	●	007611	(712) 328-2613 www.eqschool.net
Faust Institute of Cosmetology	●	015973	(712) 732-6570 www.faustinstitute.com
Hamilton Technical College	●	012064	(563) 386-3570 www.hamilontechcollege.edu
Iowa Methodist Medical Center School	●	006267	(515) 241-6880 www.universitypoint.org/desmoines/radtech.aspx
Iowa School of Beauty*	●	Varies by Location	(515) 278-9939 www.iowaschoolofbeauty.com
LaJames College of Hairstyling	●	007659	(641) 424-2161 www.lajames.com
LaJames International College of Hairstyling*	●	Varies by Location	(888) 880-2106 www.lijic.edu
PCI Academy	●	015245	(800) 956-3781 www.PCI-Academy.com
Ross College	●	E01451	(563) 344-1500 www.rosseducation.edu
The Salon Professional Academy (Cedar Falls)	●	007941	(319) 260-9995 www.tspaceofcedarfalls.com
The Salon Professional Academy (Iowa City)	●	041778	(319) 248-2958 www.tspiowacity.com
Vatterott College	●	Varies by Location	(888) 202-2636 www.vatterott.edu

* School has more than one location. Please check with school for additional sites and contact information.

Consider the Features You Want

There are many factors to consider such as:

- ▶ **Types of Degree**
 - Do you want a vocational, two-year, four-year or advanced degree?
 - How soon do you want to earn your most advanced degree?
 - Do you want to get all your degrees at the same school?
- ▶ **Academic Programs**
 - Does the college offer the major you want? Is it strong in that academic area?
 - If you're undecided, are there a variety of majors/programs offered that interest you?
 - Is there a wait list or specific requirement for the program you are interested in?
 - What options do you have while you are waiting to be admitted?
- ▶ **Cost and Financial Aid Availability**
 - What's the total cost of education or training program?
 - How much financial aid is offered?
- ▶ **Class Size and Focus**
 - Do you need specialized training for a hands-on career?
 - How much individual attention do you want from teachers?
 - Do you prefer to be part of large groups or small ones?
- ▶ **Location**
 - How far away from home do you want to go?
 - Do you want to live in a big city or small town?
- ▶ **Campus Life**
 - What types of social and athletic events take place?
 - Are fraternities and sororities, clubs or organizations available?
 - Are the arts supported?
- ▶ **Facilities**
 - Are the student facilities, such as the library, athletic center and health center, adequate?
- ▶ **Living Accommodations**
 - Do most students live on or off campus?
 - What housing options are available?
- ▶ **Campus Safety**
 - How reliable is campus security? (Request a copy of the campus security report from the college or visit <http://ope.ed.gov/security>.)
 - Understand your personal responsibility: Always lock your dorm room, gym lockers and cars. Be responsible and aware of your surroundings.

Narrow Your List

Review the factors important to you and make a list of colleges that fit your requirements. Search the Internet and find five to ten colleges that match your preferences. Attend college fairs and speak with college representatives visiting your school. By the fall of your senior year, try to narrow the list to five colleges or less.

Make Campus Visits

Visits allow you to get an up-close look and experience a feel for life on campus. The best time for a campus visit is during the spring of your junior year. Being on campus allows gives you the opportunity to know if the college is the right fit in a way brochures and websites cannot. If you are truly interested get on campus. If a visit isn't possible, attend college fairs, talk to alumni, or take a virtual tour.

Make a list of questions to ask — and things to observe — during your campus visits. Download a checklist from the Resource Zone at ICANSucceed.org/materials.

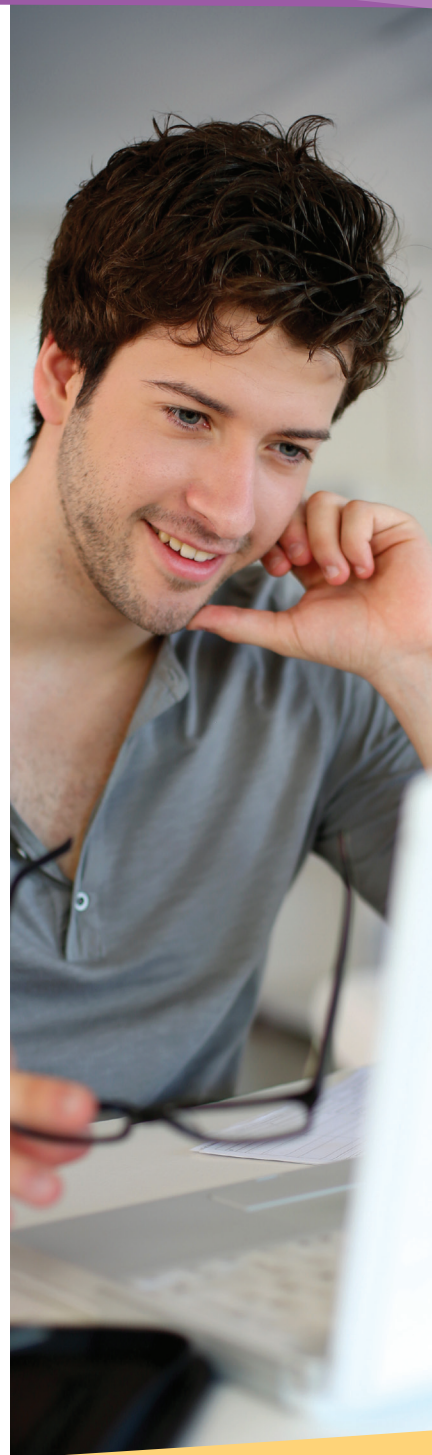
- ▶ Use file folders to store your notes, brochures, maps and other materials.
- ▶ Take pictures and video to help you remember details.
- ▶ Schedule appointments with an admission counselor, a financial aid officer, and a faculty member from your program of study.

Raise.Me

Raise.Me is a scholarship program that allows students in 9th-12th grade to earn money toward college. By taking part in college planning activities, taking certain courses, and attending events, a student can earn money for college. Currently 150 colleges nation wide are part of Raise.Me including Briar Cliff University, Buena Vista University, Cornell College, Drake University, Grinnell College, Luther College, the University of Iowa, and the University of Northern Iowa. Visit www.Raise.Me for more details.

Inter-Collegiate Athletics

The governing bodies for college athletics, such as the NCAA and the NAIA, have specific requirements that must be met by prospective student athletes in order to compete at the college level. Visit www.ncaa.org or www.naia.org for more details.



APPLY FOR COLLEGE



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Pay for College



Succeed in College

By the beginning of your senior year, start filling out admission applications for at least three to five schools you're interested in attending. Include at least one college you know will admit you (safety school.)

Be Thorough

Each year, colleges receive thousands of applications. Make sure yours stands out for the right reasons. Fill in all the blanks, and read all the information and instructions. Some admission offices view the application as a test to see how detail-oriented you are and how well you follow instructions. Remember to highlight the things colleges are looking for most — good grades, the appropriate classes, and involvement in activities and your community.

Apply On Time

Being early doesn't just make a good impression; it also gives the admission office time to thoroughly review your application, let you know about any missing information and approve you for early admission.

Apply by each school's application deadline (contact the college or visit the school's website.) For contact information check the chart on pages 19 – 23. Plan to file your application no later than **Nov. 1** of your senior year, allowing you additional time to apply for housing and scholarships.

About Admission Applications

Most schools offer both online and paper college admission application forms. In addition, more than 400 U.S. colleges accept the Common Application, a standard form available from counselors and online at www.commonapp.org. Check in advance with the schools you're applying to for their requirements.

Here's the information generally asked for on an admission application:

- ▶ **Admission Application Fee**
 - This may or may not apply, depending on the school.
- ▶ **Official High School Transcript**
 - Ask your high school counselor to send your official transcript to the colleges you're applying to.
- ▶ **Biographical Information**
 - You'll need to supply your basic personal information, such as your name, address, social security number, and birth date.
 - Information on your high school education is also needed.
- ▶ **Test Score(s)**
 - Most four-year colleges require that you submit your ACT® and/or SAT® test scores.
 - Test scores are not required at most community colleges, but they do accept them. Contact the school to determine its requirements.
- ▶ **Letters of Recommendation**
 - Some colleges want letters of recommendation from adults who know you well.
 - Ask for letters at the beginning of your senior year.
- ▶ **Essay**
 - Some colleges require an essay. It can play an important role in the admission process.

Note: Colleges may check Facebook, Twitter, Instagram, or other social networking sites to observe your behavior and create a more defined image of you as a potential student. What first impression does your social media profile portray?



Write a Winning Essay

If the college you'd like to attend asks for an essay as part of the admission application, be ready to submit a well-thought-out, clearly written paper. You may be able to choose your own topic, or the application may give you a writing prompt. Follow any directions given for the essay. Scholarships generally require essays as well. Use these tips to help you write on any topic.

- ▶ Start by brainstorming ideas.
- ▶ Put your ideas into a logical order in an outline.
- ▶ Develop a theme and make sure all your points support that theme.
- ▶ Use vivid examples to create images rather than just reciting a story.
- ▶ Carefully review and edit your draft, and have others give you feedback.

For more information on how to write application essays, visit [ICANSucceed.org/essays](https://www.icansucceed.org/essays).

Ace the Interview

While many colleges don't require a formal on-campus interview for admission, some do. If a school you apply to requires an interview, be ready. Treat it like a job interview, though this will be one of many factors considered in the admission process, it is a chance to show first-hand how great you are. Ask questions to show you're interested in attending the school.

Consider practicing your interview skills. Eye contact and good posture can be just as impactful as your answers. And remember, how you say something is just as important as what you say. Speak clearly and cut out the ums, uhs, and likes.

After You Apply

Keep working hard in school — colleges will want to see your final transcripts after graduation. Search for scholarships and continue to earn money to help pay for college expenses. Soon enough, each college or university you applied to will begin to send you acceptance, denial, or wait-list letters.

Handling Denial

It's not the end of the world if you end up attending your second choice, your third choice or even your "safety" school. No matter which institution you attend, you'll still learn a great deal, experience new things, and prepare for a better future. So make the most of it!

Make an Informed Decision

You'll start to receive acceptance letters as early as October and financial aid packages between December and April of your senior year. Follow these guidelines for your decision-making process:

1. Make sure you've filled out and submitted all applications for financial aid, scholarships, and housing. You should submit a housing application to every school you are considering. Deposits are generally refunded if you do not attend.
2. Review and compare college award letters. When they arrive consider what each college is offering and how it fits with your educational goals and ability to pay. Remember that different types of aid have different requirements; think about repayment, interest, and the cost over your entire college career when you compare aid packages. ICAN can help - schedule an advising session at [ICANSucceed.org/apt](https://www.icansucceed.org/apt) or call (877) 272-4692.
3. Even with financial aid, you may have college expenses that you can't cover with your savings, earnings or parent contributions. If that's the case you may have to consider other options:
 - ▶ **Develop an In-School Budget.** Look at the budget worksheet on page 34 to get started.
 - ▶ **Payment Plan.** Talk to the financial aid office about making your payment in installments.
 - ▶ **Consider a Part-Time Job.** Many students work through college to help cover expenses, taking a job through campus work-study or at a local business close to campus.
 - ▶ **Rethink Your Plan.** You may need to be creative in cutting costs or consider a less expensive school. You can also start at a community college and transfer later.
 - ▶ **Borrow Wisely and Borrow Only What You Need.** Student loans are intended to help you with college costs, not pay for a lifestyle. When you consider borrowing remember to consider your life after college. Estimating the total you'll borrow over the course of your education will help you estimate what your monthly loan payment will be after graduation and, more importantly, if you can afford that payment with all of your other responsibilities.

For example, if you borrow **\$80,000** in student loans your monthly payment will be around **\$800** for **10 years** after graduation.

You shouldn't borrow more than the starting salary for the career you intend to pursue after college. For example, if your expected starting salary is **\$25,000**, you shouldn't borrow more than **\$25,000** for your entire degree. This would give you an estimated monthly payment of **\$250** for **10 years** following graduation.

4. Once you've decided on a college, submit any necessary paperwork ahead of the deadline. Contact the other colleges on your list immediately to notify them that you won't be attending.

PAY FOR COLLEGE

Understand the Costs

Make sure you understand all the costs associated with each school. **Cost of Attendance (COA)** typically includes both direct and indirect costs, though only the direct costs are billed by the school.

Type of Expense	Examples	Notes
Direct Costs	Tuition and fees Room and board	Typically billed by school
Indirect Costs	Books and supplies Transportation Personal expenses	Estimated costs

Each institution is required to have a **Net Price Calculator** available on its website to help students calculate an estimated net price for attendance based on their individual circumstances. You can find a link for each Iowa college at ICANSucceed.org/npc. While paying for college can be a challenge, financial aid is available. You may qualify for aid based on your talents, academic, or special abilities, or financial need.

Realities of Financial Aid

According to the study *How America Saves for College 2015*, nearly **two-thirds** of non-college saving parents aren't saving for college because they believe their children will earn enough financial aid/scholarships to cover the cost of paying for college. However, scholarships and grants don't typically cover the full cost. Undergraduate students reported receiving scholarships and grants to cover about one-third or **31%** of the total average cost of one year of a college education (\$20,882).

Talk to your parents about paying for college and formulate a plan that will cover the college costs left after scholarships and grants are applied. Some options include work more, cut spending, consider a different college or live at home and commute to campus. See page 29 for ideas and tips.



Explore Careers



Prepare Academically



Choose a College



Apply for College



Pay for College



Succeed in College

Search for Scholarships

Scholarships are highly prized by students — for good reason. You don't need to repay the money, and enough scholarships are available that you should be able to find some for which you qualify.

- ▶ Start early in your junior year of high school and continue searching for scholarships throughout your final year of college. Be aware of deadlines! Visit page 32 for a list of free scholarship sites.
- ▶ Never pay for a scholarship search service — you can locate the same information online for free.
- ▶ Learn all about the scholarship process by viewing the ICAN virtual scholarship presentation at ICANSucceed.org/virtualpresentations.

File the FAFSA

To be eligible for financial aid from the federal government, and many types of aid from the state and colleges, you need to file the **Free Application for Federal Student Aid (FAFSA)** during your senior year.

- ▶ Get an estimate of the FAFSA results prior to completing the form at www.FAFSA4caster.ed.gov or <https://bigfuture.collegeboard.org/pay-for-college/tools-calculators>.
- ▶ To complete the form visit www.fafsa.gov, call (800) 433-3243, or visit an ICAN location. Visit ICANSucceed.org/apt or call (877) 272-4692 to schedule an appointment.
- ▶ Complete the FAFSA after Oct. 1 of your senior year and each additional year you want to receive financial aid. **Submit it by the school's priority date** (see pages 19 – 23).

Understand College Costs & Financial Need

Upon submission of the FAFSA, you will be given an EFC (Expected Family Contribution). This estimate will help the college determine how much financial need you and your family have. Your financial need is what the school will try to meet in the award package. It is important to understand this is an estimate and is **NOT** how much you will be billed by the school.

Your financial need is determined by subtracting your EFC from the school's Cost of Attendance (COA). Your financial need will differ from school to school based on the Cost of Attendance (COA).

	College A	College B	College C
COA	\$45,000	\$22,000	\$15,000
- EFC	\$15,000	\$15,000	\$15,000
= Financial Need	\$30,000	\$7,000	\$0

SUCCEED IN COLLEGE

Successful college students develop the necessary skills to balance the academic, financial, and social aspects of life while they're in high school.

Succeed Academically

College is much different than high school. The sample schedule on page 33 shows a typical week for a college freshman.

- ▶ **Practice good time management.** Make sure you use a planner to keep track of deadlines, study time, activities, and work schedules. The organizational skills you learn now will help you balance the tougher classes and time demands in college.
- ▶ **Prepare for class.** Know what's expected of you. In college, you'll spend about two hours studying for each class hour. Start making that a habit now.

Outside the Classroom

You'll meet many new people and have a lot of new freedoms in college.

- ▶ **Make friends.** Find activities and work opportunities that allow you to meet new people.
- ▶ **Get involved.** Extracurricular activities provide a great opportunity to learn how to manage projects, lead others and work effectively with a variety of personalities. These skills will be useful in college and in the future.

Begin Your Search for Scholarships

Visit ICANSucceed.org/scholarships, to find free scholarship resources including a virtual presentation of the scholarship process, a scholarships database.

- ▶ www.raise.me
- ▶ www.iowacollegeaid.gov
- ▶ www.finaid.org
- ▶ www.scholarships.com
- ▶ www.fastweb.com
- ▶ www.schoolsoup.com
- ▶ www.scholarshippoints.com
- ▶ www.studentscholarshipsearch.com
- ▶ http://colleges.niche.com/scholarships
- ▶ www.supercollege.com
- ▶ www.scholarshipmastery.com



Explore Careers



Prepare Academically



Choose a College



Apply for College



Pay for College



Succeed in College

Using Social Media Responsibly

Social media sites are useful Internet tools to keep in touch with friends and family, and can be utilized to meet new people with similar interests. When used responsibly, these sites can be a positive and beneficial resource. Irresponsible behavior can be detrimental, putting yourself and your future at risk.

- ▶ **Assume EVERYONE has access to your profile.** Don't discuss things you wouldn't want parents, teachers, future employers, and law enforcement to know about. Set your profile to "private" to gain as much control as possible over who has access to your information.
- ▶ **Use Discretion.** Your friends may think a photo of you acting silly at a party is funny, but how will the rest of the community feel? Your parents, college officials, and potential employers might not be as amused. Also, remember that when your friends take your picture it may end up on their profile; be aware of how you pose for pictures.
- ▶ **Assume the worst.** Don't put anything online that you wouldn't want your worst enemy to know and don't add people as "friends" unless you know them in real life. Your "friends" have access to everything you post and once they have it, you can't take it away.

There are also social predators that utilize social media to find you. What information on your profile identifies who you are, where you hang out, your age, and where you live. Your real friends know how to find you, don't post this personal information online.

- ▶ **You are responsible for your content.** You are the only one in charge of your profile and you can be held responsible for inappropriate content. Schools across the country are revising policies to allow disciplinary action for online behavior - so behave.
- ▶ **Learn more.** Visit <https://mashable.com/2012/09/04/students-social-media-warnings/#i8tTK96248qfgs> for *12 Things Students Should Never Do on Social Media*.
- ▶ **Be Appropriate.** Make sure your email address is appropriate and that your voice message doesn't send the wrong signals to college officials or potential employers who may contact you.

Consider Work-Study

Many students find they can manage a part-time job during the academic year. If you're considering a job while in college, check out work-study programs.

- ▶ Work-study jobs are typically on campus and may help you gain experience.
- ▶ Work-study employers may offer flexible scheduling around classes.
- ▶ Money earned in work-study jobs can be used for living expenses and other indirect costs. When you visit the campus during orientation, pursue any openings.

Your Finances

College life is full of opportunities to spend money, but each financial decision you make now affects your life after college. Develop a budget to keep spending under control. You can use the worksheet below, download a *budget worksheet* at www.ICANSucceed.org/materials, or use an online budget calculator at www.ICANSucceed.org/calculators.

Annual Budget Work Sheet	
Income	Your Budget
Grants/Scholarships	\$
Employment/Earnings	\$
Amounts Paid by Parents	\$
Other Income	\$
TOTAL INCOME	\$
Expenses Covered by Financial Aid	Your Budget
Tuition and Fees	\$
Room/Board or Rent/Housing and Utilities	\$
Books and Supplies	\$
Meals/Groceries (if no meal plan)	\$
Miscellaneous	\$
Additional Expenses	Your Budget
Clothing/Personal	\$
Phone	\$
Entertainment	\$
Auto Expenses (Car/Gas/Maintenance)	\$
TOTAL EXPENSES	\$
TOTAL INCOME	\$
TOTAL EXPENSES	- \$
BALANCE	= \$
<p>If your total income minus your expenses is negative, you may need to find additional income sources or scholarships, decrease your spending or borrow money to pay for college. Remember to estimate your total loan amount and to only borrow what you need to cover educational expenses. Student loans should always be the last option for paying for college.</p>	

Sample Class Schedule

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
7 a.m.	Wellness		Wellness		Wellness	
8 a.m.	Western Civ	Work-Study	Western Civ	Work-Study	Western Civ	Wellness
9 a.m.	Study		Study		Study	
10 a.m.	Biology I		Biology I	Biology I Lab	Biology I	
11 a.m.	Study				Study	
Noon	Lunch	Lunch	Lunch	Lunch	Lunch	Study
1 p.m.	Composition I	Statistics	Composition I	Statistics	Composition I	
2 p.m.	Study	Study		Study	Study	
3 p.m.			Work-Study		Work-Study	
4 p.m.						
5 p.m.	Dinner					
6 p.m.	Art History	Dinner	Dinner	Dinner	Dinner	
7 p.m.		Study	Study	Study		
8 p.m.						
9 p.m.						

In this sample freshman schedule, the student spends:

- ▶ 16 hours in class.
- ▶ 32 hours studying.
- ▶ 10 hours working.
- ▶ 5 hours at the wellness center.

A Look at Your Week

Many students look at their first college schedule with excitement. Class takes up only a few hours each day, and the rest appears to be free time. In reality, you'll be expected to spend much more of your free time studying than you did in high school.

How Can Parents Help?

It's important to have planning discussions early so there are no surprises.

- ▶ **Academic.** What are the academic expectations? Are there subsequent consequences?
- ▶ **Social Life.** Is a car going to campus? Whose car and when can it be used?
- ▶ **Financial.** Who's paying the bills? Additional life skills parents should help students understand before they head off on their own include:
 - **Balance a checkbook.** Owning and maintaining a checking and savings account is a life skill that lays the foundation for larger financial lessons.
 - **Stick to a budget.** Empower your student by giving them money management lessons such as a cell phone or clothing budget. Let them participate in family financial discussions so they see how you make your monthly family budget work.
 - **Explain how credit works.** You only get one chance to have a clean credit report. Make sure your student gets off on the right foot when it comes to building and maintaining good credit. If you aren't sure how to teach them about credit, check with your local bank or credit union to inquire about a teen or family money management course.
 - **Interest rates and loans.** Many individuals fail to understand how interest rates work until after they've had a loan or two. Make sure your student learns about interest rates, good and bad, and how loans for things like college, cars, and houses work.

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