

An illustration of three graduates in black gowns and caps, viewed from below. Their arms are raised in celebration against a blue sky. The style is graphic with bold outlines and a limited color palette of blue, black, and skin tones.

# College:

## Making It Happen

A Guide for California Middle School  
Families and Educators



# California Education Round Table

A Message to Middle School Parents and Counselors  
from the Intersegmental Coordinating Committee

To be sure that your student will be ready for college, you will need to plan ahead – particularly if you want him or her to have many choices of colleges. Don't wait until high school to think about college. Begin when your student is in middle school (junior high school) or even elementary school. Start now!

This handbook is intended to help middle school parents, guardians, counselors, and their students begin the college planning process. It is not designed to provide all the information that a student will need to apply to college. Such information can be overwhelming at this point in the planning process. This handbook is designed to assist you in beginning the college planning process which will continue through high school graduation.

Good luck, stay focused, and above all, enjoy your college planning process!

**Janet Napolitano**  
*President*  
*University of California*

**Eloy Ortiz Oakley**  
*Chancellor*  
*California Community Colleges*

**Kristen Soares**  
*President*  
*Association of Independent*  
*California Colleges and Universities*

**Tom Torlakson**  
*State Superintendent of*  
*Public Instruction*  
*California Department of Education*

**Timothy White**  
*Chancellor*  
*California State University*

# My Career

As you read the information in this booklet, please think about the careers or jobs that interest you and the kinds of education that you will need to get and keep that job.

When I graduate from high school, I want to be a:

## career

## minimum education required beyond high school

architect	A Bachelor's Degree (at least four years); probably a Master's Degree (two years beyond the Bachelor's Degree)
auto mechanic	A vocational school certificate or an Associate's Degree from a community college (at least two years of college); concentration in mathematics
banker	A Bachelor's Degree in a social science or business (at least four years); probably a Master's Degree (two years beyond the Bachelor's Degree)
doctor or dentist	After a Bachelor's Degree in a science field and a four-year graduate program that results in a medical degree (M.D.) or Degree in Dental Surgery (D.D.S.)
electrician	Concentration in mathematics and physics for a vocational school certificate or an Associate's Degree from a community college (at least two years of college)
fashion designer	Vocational school certificate or an Associate's Degree from a community college (at least two years of college)
firefighter	Vocational school certificate or an Associate's Degree from a community college (at least two years)
film or video maker	A Bachelor's Degree from a college or university (at least four years)
graphic designer/ computer technician	A Bachelor's Degree from a college or university (at least four years); concentration in computer sciences
lawyer	After a Bachelor's Degree in a social science field, a three-year graduate program that results in a Juris Doctor (J.D.)
nurse	Concentration in science for an Associate's Degree from a community college (at least two years) for a Licensed Vocational Nursing (LVN) Degree or a Bachelor's Degree for a Registered Nursing Degree from a college or university (at least four years)
pilot	At least a Bachelor's Degree (at least four years)
police officer	Vocational school certificate of an Associate's Degree or a Bachelor's Degree (at least two - four years)
school teacher	A Bachelor's Degree (at least four years) and a teaching credential from a college or university.
video game programmer	A Bachelor's Degree (at least four years) or vocational training (at least two years); a concentration in art and computer sciences

For more information, explore careers on [CaliforniaColleges.edu](http://CaliforniaColleges.edu) by following the guide on the inside back cover of this booklet.





# TABLE OF contents

PAGE 4

1

## The Benefits of a College Education



### EDWARD JAMES OLMOS

Host of the half-hour PBS Documentary *College: Making It Happen*, Edward James Olmos sets an example for young people in this country. He is an actor with a very active social conscience who has created memorable characters on television, in plays, and in movies. But his greatest enjoyment comes from influencing young people to do something with their lives. *College: Making It Happen* was a perfect fit for the actor as it focuses on people who forged forward, despite the odds, to graduate from college and make a difference in the world.

PAGE 6

2

## College Preparation for Middle School Students

PAGE 14

3

## Paying for College



### SAM PEREZ, JR.

One of 11 children born to immigrant parents in the San Fernando Valley, Sam Perez, Jr. and all of his ten brothers and sisters are either college-bound or college graduates. Sam has a Bachelor's Degree in Science and a Master's Degree in Mechanical Engineering from the University of Southern California. Sam and his siblings, with the help of their dedicated and devoted parents, are true success stories.

PAGE 20

4

## Types of Colleges and Universities



### MARIA PEREZ

Maria Perez is the youngest in a family of eleven children. All ten of her older brothers and sisters have attended and graduated from college. An honor student in high school, she, too, is college-bound. The Perez family overcame the odds. As immigrants from Mexico, dad worked as many as three jobs a day to ensure his kids would have every opportunity possible, including college, first and foremost.

PAGE 24

5

## Academic Resources and Organizations

PAGE 28

6

## Financial Aid and Scholarship Resources and Organizations



### PURCELL KEELING

Why go to college? Purcell Keeling can answer that. He says it gave him the technical background to go into business. He took a variety of business classes and attributes the knowledge that he acquired during college to the success he enjoys today. Purcell owns Simply Wholesome, an establishment that caters to health-conscious individuals. It is located in Los Angeles and is the largest African-American owned and operated restaurant and store of its kind in the United States.

PAGE 35

## Your Future! Worksheet

# 1 The Benefits of a College Education



“Educating our kids is an investment in our future and our society.”

EDWARD JAMES OLMOS

A college education can provide your child with many opportunities for a better life.

## What does a college education provide?

### More Job Opportunities

The world is changing rapidly. Many jobs rely on new technology and require more brainpower than ever. There is fierce competition for jobs that only a few years ago seemed plentiful. In your child’s working life, *more and more jobs will require education beyond high school*. With a college education, your child will have more choices of jobs and be able to earn more income.

### Greater Knowledge

A college education will increase your child’s ability to understand developments in society, to think critically, to express thoughts clearly in speaking and writing, and to make wise decisions. These skills are useful throughout a lifetime.

### Greater Potential

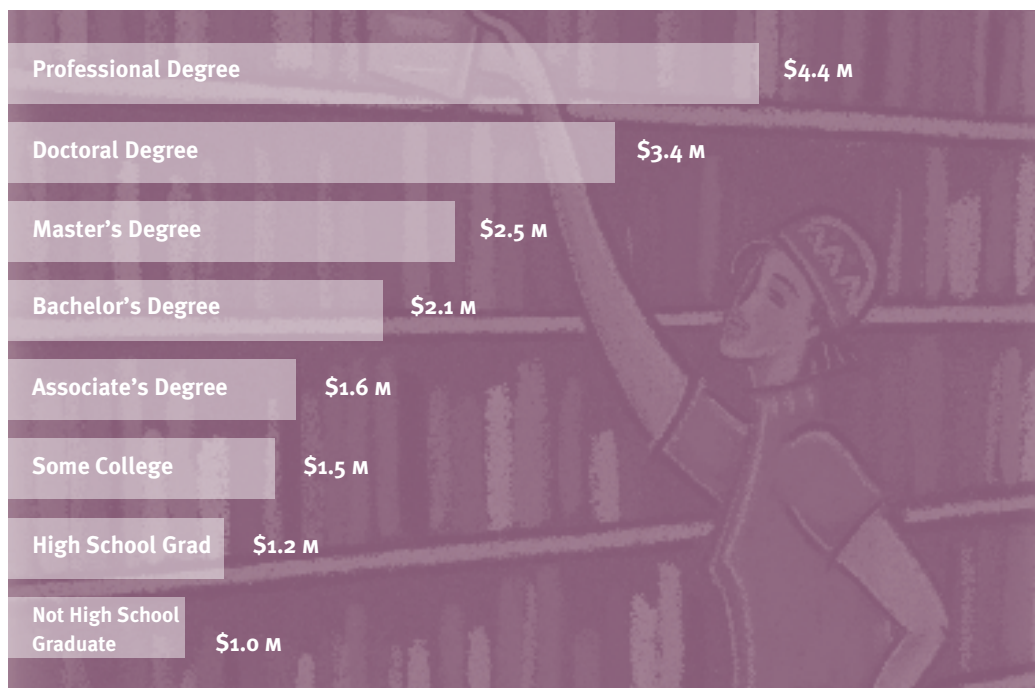
A college education can help increase your child’s understanding of the community, the nation, and the world as he or she explores interests, discovers new areas of knowledge, gains skills, considers lifelong goals, and becomes a responsible citizen.

## What is a college education worth?

A person who attends college generally earns more than a person who does not. The chart that follows compares average annual and lifetime salaries among individuals who did not graduate from high school, high school graduates, and college graduates. One of the important benefits of a college degree is clear: *significantly greater earning potential over a lifetime in today’s competitive job market*.



## Education continues to be the ticket to lifetime earnings



If you are a high school student thinking about college, consider this: Someone with a Bachelor's Degree earns nearly **\$1 million more** over his or her lifetime than a high school graduate!

## How can I help my child see the importance of a college education when it seems so far off in the future?

Ask your child about his or her dreams for the future. What talents, skills, or abilities does he or she already possess? Which jobs or occupations do they most admire? What classes or activities do they enjoy? By explaining that reaching any goal takes preparation and study, you can help them appreciate the benefits of a college degree. Be willing to discuss the reasons that it is important to attend college. *The earlier you begin helping your children aim toward their goals, the better their chances of reaching them.*

### What should I know if my child is an undocumented immigrant of California?

A child of an undocumented immigrant may qualify for in-state tuition rates at California Community College, California State University, or University of California campuses. He/she can save thousands of dollars if he or she has attended a California high school for at least three years and has graduated or will graduate from a California high school; or if he/she has earned a GED certificate. He/she will also need to enroll at an accredited college/university in California and to file a confidential affidavit that he/she will apply for legal residency as soon as possible. The above qualifications do not provide an undocumented student access to federal or state financial aid. For further information on admissions and financial aid for undocumented students please check the following site:  
[http://www.californiacolleges.edu/financial\\_aid\\_planning/DREAM\\_Act.asp](http://www.californiacolleges.edu/financial_aid_planning/DREAM_Act.asp)

For further information regarding University of California resources for undocumented students, please visit: <http://undoc.universityofcalifornia.edu/>.

**be informed** about your child's abilities, talents, passions, and goals.

**be involved** with developing your child's future by supporting his or her goals.

**be inspired** by all the benefits that a college education will offer your child.



# College Preparation for Middle School Students



“It’s important for parents to find out how to help their kids prepare for this endeavor.”

EDWARD JAMES OLMOS

**Discover, build, and maintain an academic foundation with your child that will bring future success in high school and college.**

## When should planning for college begin?

**Planning for college occurs over several years and should be underway by middle school.** Start early with regular savings into a college savings account such as ScholarShare, California’s 529 College Savings Plan. By sharing responsibility for your child’s future, planning for college should be an organized activity and begin in middle school. Parents and their children should not wait until high school to plan for college. By then, it may be too late financially and academically to apply and be admitted to the colleges that your child is really interested in attending.

## Specifically, what can I do to help my child prepare for college while still in middle school?

Successful performance in College Preparatory Courses is the best path to prepare for college. You should assist your child in planning to take these courses and other challenging ones throughout middle and high school. Use the *Your Future! Worksheet* in this guide to introduce and explain to your child the various courses required for college admission that he or she should plan to take. Encourage your child to perform at the highest level.

## Why are these courses so important for my child?

Students who take Algebra/Geometry or Common Core Math/Integrated Math early are more likely to go to college than students who do not. These courses provide the building blocks for access to higher and more challenging courses in later grades that are crucial for admission to, and graduation from, college.

**Children will have more choices when selecting a college if they take the right courses in middle school that position them for continued academic success in high school. It is critical to be informed, plan ahead, enroll, and succeed in required subject courses. For example, language courses other than English can be taken as early as the seventh grade to build a foundation for more advanced study in high school.**



**Research shows that students who take Algebra and Geometry early (by the end of the eighth and ninth grades) are much more likely to go to college** than students who do not. In a national sample, only 26 percent of low-income students who did not take Geometry went to college, but 71 percent of low-income students who took that course enrolled in college.

Taking math every year during middle/junior high school prepares students for Chemistry, Physics, Trigonometry, and other higher-level math courses in high school. They will be introduced to more complex math, such as algebra, within those grade-specific courses. Developing a solid math foundation is extremely important so that students are ready for college preparatory Algebra I or Mathematics I in ninth grade.

A recent study found that most students casually make decisions about the courses to take in school and that they make decisions with little help from parents or school staff. By the time a child is in sixth grade, families should start talking about going to college. Many people don't realize that a college education also builds on the knowledge and skills acquired in earlier years. **Your child should plan a high school course schedule early, preferably in the sixth or seventh grade.**

## What are the college preparatory courses?

Refer to the *Your Future!* Worksheet in this guide. Each high school in California has its own unique list of college preparatory courses that meet university admission requirements. It is called the College Preparatory or “a-g” course list. You can help your child learn about, and prepare for, these courses in middle school.

### College Preparatory Course Requirements

Courses in mathematics and languages other than English completed in the seventh and eighth grades with letter grades of at least C may be counted toward College Preparatory Course Requirements.

## Do different colleges require different combinations of the College Preparatory Courses for admission?

All colleges and universities will regard completion of this pattern of courses favorably. See the *Your Future!* Worksheet for more information.

Both the California State University and University of California use these specific course requirements to determine eligibility. See Chapter 4 *Types of Colleges and Universities* for a list of resources with more specific information on different colleges and their course requirements.

## What is a GPA?

A GPA is your child's grade point average.

## How is a GPA calculated?

All the grades your child receives in high school are converted into numerical values: 4 points for an “A,” 3 points for a “B,” 2 points for a “C,” 1 point for a “D.” The total points for all grades is then divided by the number of courses taken.





## How do colleges decide which students to admit?

In helping your child plan for a college education, it is important to know beforehand the information colleges may review when evaluating students. College admissions may be based on:

- Average of grades (GPA) earned during high school.
- The level of difficulty of high school courses.
- Rank in class, although not all schools calculate class rank.
- Written recommendations by teachers and guidance counselors.
- Scores on national tests like the SAT Test and SAT Subject Tests or ACT (see the *Your Future!* Worksheet for more information).
- High achievement in academic courses throughout middle and high school.
- Extent to which a student challenges him/her self.
- Pursuit of academic interests outside of school.
- Special talents like music, art, and sports.
- Participation in leadership roles in school or community activities such as sports, student government, music, drama, community service, and part-time jobs.



## What are the tests that my child needs to take?

Starting in late January 2016, districts will administer Smarter Balanced Assessments. Smarter Balanced is part of a new comprehensive testing program called California Assessment of Student Performance and Progress (CAASPP). California students in grades three through eight and eleven will be assessed in English and mathematics. The CAASPP takes the place of the Standardized Testing and Reporting (STAR) program and is aligned with California's Common Core State Standards.

All students should take part in the CAASPP. Test results are used to improve instruction that will, in turn, result in greater student achievement. Most importantly, students, parents, and teachers will be better informed about each individual student's mastery of the required learning. Parents can use the test results as a basis to talk with teachers about ways to improve their child's learning of California's Common Core State Standards. Additionally, any differences between your child's report card grades and the test results should be discussed because parents, guardians, students, schools, and communities share responsibility for student learning.

### College Admissions Tests

Your child is planning to attend college, so you will need to pay attention to tests that are usually required for college admissions, such as the ACT with Writing and the SAT with Essay. In addition, be sure that your child signs up to take the PSAT in September of the 8th and 9th grade year because it will help him or her prepare for the SAT in high school. Additionally, the PSAT is a key to national college search processes and scholarships. ACT provides free Preparing for the ACT in English and Spanish that includes complete practice tests with scoring keys, and a writing prompt (<http://www.actstudent.org/testprep>).

Many colleges and universities require that students take the ACT with Writing and/or SAT with Essay for the admissions process. The more times a child takes the PSAT, the greater the likelihood that he/she will be prepared for the SAT Reasoning Test in high school. ACT Aspire Early High School is linked to ACT College Readiness Benchmarks and aligned with the Common Core State Standards. It tests the same four content areas as the ACT and provides students an estimated ACT score. Studies also show that students generally perform better the second time they take the ACT, usually once as a junior, and once as a senior.

## What else can I do to help my child achieve academically?

- Create an academic plan with your child and his or her counselor for middle school that prepares your student to take college preparatory courses in middle and high school.
- Become a knowledgeable and supportive partner in educational planning.
- Attend the education planning night at the middle school where local high school counselors present their programs and schedules.

- While your child is still in middle school, visit the high school that he or she will be attending to meet members of the counseling staff and inform them that your child should be placed in a college preparatory sequence of classes.
- Obtain the College Preparatory (“a-g”) course list from the high school that your child will be attending or from the internet at:  
<https://hs-articulation.ucop.edu/agcourselist#/list/search/institution>.
- Using the college preparation course list for the high school, develop a tentative schedule of specific courses for all four years (see *Your Future! Worksheet* on pages 31–32 of this booklet).
- Review this academic plan with your child’s counselor at least once a year.
- Revise this college preparation plan each year with your child.
  - If you have access to a computer, have the child check out the High School Planner on [CaliforniaColleges.edu](http://CaliforniaColleges.edu). This is free of charge and can help you gauge your student’s success in meeting admission requirements.
- Ensure that the school enrolls your child in a college preparatory sequence of classes.
- Monitor the academic progress of your child in these courses. Encourage your child to participate in academic enrichment programs offered at your school and through local colleges and universities (See Chapter 5 *Academic Resources and Organizations*). These programs exist to help your child reach academic goals by offering advisement and tutoring services.
- Ensure that your child passes the High School Exit Examination. Be sure to monitor your child’s results on any test that could prevent him or her from graduating from high school.

## **How can I help my child maintain the academic performance required for success in high school and college?**

- Ensure that your child is scheduled to take challenging academic courses which is the best way to prepare for, and succeed in, high school and college.
- Ask your child questions about school, class work, and homework every day.
- Personally meet all of your child’s teachers every term.
- Encourage your child’s success and academic interests.
- Let teachers and counselors know that your child is going to college.
- Encourage your child to strive to maintain “A” and “B” grades in all classes.
- Praise your child when he or she receives good grades and offer help when you think there is room for improvement.



- Keep in touch with teachers and guidance counselors. Remember that your child, the counselor, teachers, and you are all on the same team and have the same goal for your child.
- Ask teachers and counselors about your child. How can he or she improve? Let the counselor know that you are interested in your child's education and want to work together to get the best college preparatory education possible for him or her. Your interest shows your child that you think school is important.
- A child's learning continues outside of school. Children are learning all the time and you are their teacher for much of that time.
- Read aloud to each other. Start early. A love of reading starts at home and so much of education depends on the ability to read.
- Encourage your child to read which greatly helps children to prepare for college admissions tests and develops comprehension, vocabulary, and writing skills. Remember to turn off the television for quiet reading time.
- Help your child with studying. As often as you can, review your child's notes, assignments, and grades and ask review questions already prepared by the teacher or in textbooks.
- Establish a clear set of rules and expectations with your child about acceptable behavior at school.
- Take advantage of resources in your community. Routinely go with your child to the library, museums, concerts, plays, craft shows, and fairs. Interesting experiences expose children to new ideas and ways of understanding the world around them.





These experiences will, in turn, help them understand their school work.

- Emphasize to your child the importance of hard work and responsibility by giving your child reasonable jobs to do around the house. Developing good work habits early help children apply self-discipline in school.
- Arrange a quiet well-lighted place for your child to study. If this is not possible at home, arrange for your child to study at a local library or study hall at school.
- Encourage your child to keep his or her notes, assignments, books, supplies, and binders organized.
- Establish a daily routine for your child. Set aside regular times for play, meals, study, and bedtime. By having an established daily routine, your child will learn planning and organizational skills.
- Obtain reference materials (such as a dictionary and an atlas) to which your child can refer, when needed. If it is not possible to obtain such materials, it should be possible to use or borrow them from your local library.

### **What can I do if I feel my child needs extra help?**

If your child is not taking initiative or is having trouble in a certain academic area, you should arrange to speak with his/her teachers. The teacher can tell you the areas in which your child needs to improve, perhaps recommending pre-college support programs, a tutor, or other means by which your child can receive additional help. If the problem is beyond any particular subject, make arrangements to meet with a school counselor or teacher who may identify other means of assistance.



As students enter the middle school years of sixth, seventh, and eighth grade, they increasingly need to take control of their own learning by organizing their assignments, seeking out help when needed, and having the self-discipline to complete assignments thoroughly and on time. Demonstrating this kind of independence and initiative is even more important for high school students who are but a step away from full adulthood.

If you feel your child could benefit from additional academic assistance or tutoring, see Chapter 5 *Academic Resources and Organizations* for a list of resources.

## How can I keep my child motivated about the benefits of a college education?

- Explore the Student Friendly Services website ([www.californiacolleges.edu](http://www.californiacolleges.edu)) which provides students and their parents with information about higher educational choices in California. The site is “the common front door” to all colleges and universities in the state and offers two major functions:
  - College exploration, including virtual campus tours, searches for campuses that meet specific criteria, and a student-campus matching capacity.
  - Guidance and counseling, including information on financial aid and admissions for high school and transfer students.
- Take your child on field trips to local universities or colleges which is a great way for children to see and become excited about attending college.
- Communicate high expectations. Emphasize the importance of learning and education. Stress the value of education. Children learn directly from parents whether or not to value education. Studies have shown that when parents expect their children to do well in school, they do!
- If one is offered, attend a College Information Day at your school or at a school in your district which is your opportunity to find out more information about college and university requirements. Make sure that you attend with your child and share the information.
- Build a portfolio of your child’s work, including sample essays, artwork, math problems, even videos and computer programs. Saving your child’s work shows that you care and serves to motivate him or her by documenting the creativity, accomplishments, and progress made toward the goal of a college education.
- Teach your child the benefits of planning for college by investing in ScholarShare, California’s 529 College Savings Plan. According to studies, students who had a ScholarShare account are about seven times more likely to attend college than similar youth who did not have an account.



 **be informed** of the courses and academic planning needed for college.

**be involved** with your child’s education and schoolwork by becoming his or her best teacher.

**be inspired** by the achievements your child shows in preparing for college

## 3 Paying for College



“I used pretty much everything. Scholarship, CAL Grant, university grant, PELL Grant, a couple of loans, and work study as well.”

SAM PEREZ, JR.

**Eighty-five percent of students going to college use financial aid. Planning ahead can help students reduce costs.**

### Isn't college expensive? How am I going to pay for it?

You can afford a college education. Attending college or sending a child to college is attainable no matter a family's financial circumstances. There are a number of financial aid resources that are available to assist students in covering the costs of a higher education. Additionally, there are college savings programs available for families to begin preparing for the cost of college. One of those programs is ScholarShare California's 529 College Savings Plan. By saving early, you will be better prepared to pay for college. Again, information and planning are the keys.

### What is Financial Aid?

Financial Aid is money that is made available to help students pay for the cost of attending college. Financial aid is typically separated into three types of aid: gift aid, work, and loans. Many organizations, including colleges and businesses along with both the state and federal government, are partners in investing in the education and future success of today's youth.

Many students attending college in California use state, federal, institutional, and private financial aid programs to help them with the cost of college attendance.

### How Do I Apply for Financial Aid?

You should complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after October 1 of your senior year in high school.

By completing this application, you will have applied for funds awarded by most federal and state agencies. Applications are processed and results are sent to the colleges that you listed on the FAFSA. Your Student Aid Report (SAR) will be provided to you to confirm data (two to three weeks after submitting your application). If you are awarded a Cal Grant, you will receive a Cal Grant award notification as well from the California Student Aid Commission. These notifications will identify the type of Cal Grant you were awarded and the Cal Grant award amount. If you file your FAFSA electronically, processing can take seven days. Your college will provide you with an award letter outlining types of aid for which you are eligible. Further instructions will be included in the letter.

If the financial aid office has determined that you will need a loan, contact the financial aid administrator regarding the procedures to apply for federal loans. Apply for other scholarships and grants for which you may be eligible outside of the college or university. For more information, talk with your high school counselor.

## What types of Financial Aid are available?

**Gift Aid:** *Financial aid that does not need to be repaid*

### Grants

Grants are a form of gift aid. Grants are often awarded on the basis of financial need. There are federal and state grant programs available to California students attending school in state. Additionally, many colleges directly provide some form of grants to students.

### CAL Grant—California’s State Grant Program

If a California student graduates from high school with a “B” average, or a 3.0 grade point average (for Cal Grant A), or 2.0 (for Cal Grant B) and demonstrates need, a Cal Grant will help pay the cost of fees at public colleges and universities, approved vocational and technical schools, and independent (private) institutions for all qualified applicants. Students must attend an approved institution in California to receive a Cal Grant. This grant does not have to be repaid.

### Scholarships

Scholarships are another form of gift aid. Scholarships usually require certain academic achievements as well as financial need. Scholarship programs are funded by states, colleges, and private businesses and organizations.

### Middle Class Scholarship

The Middle Class Scholarship (MCS) provides undergraduate students a scholarship to attend University of California (UC) or California State University (CSU) campuses, including students pursuing a teaching credential, if your family incomes and assets are \$156,000 or less.

### Private Scholarships

Businesses, professional groups, civic organizations, and individuals make scholarships and grants available to help students who need financial assistance to afford college. Most colleges will allow students to use private scholarships to replace loans in their financial aid package.

**Work:** *Financial aid where students work and use earnings for educational expenses*

### Work-Study Program

Many students work during the summer and/or part-time during the school year to help pay for college through the Federal Work-Study Program. This program provides part-time employment financed jointly by the federal government and the colleges. The jobs are often on campus and the money earned is used to pay for tuition/fees or other college expenses. Students usually work 10 to 20 hours a week at a minimum wage or higher.

**Loans:** *Financial aid that does need to be repaid*

### Educational Loans

Loans are another type of resource available to both students and parents. The interest rate on student educational loans is commonly lower than commercial loans. Student loan interest is often subsidized by the state or federal government or by colleges themselves. While most students borrow to help pay part of their educational expenses, it is important to borrow only the amount that is absolutely necessary.

## What is a Financial Aid package?

This is a combination of different types of financial aid: grants, scholarships, part-time employment, and loans. It is called a package because students often receive financial aid from more than one source.





## Are there resources to help explain financial aid?

### “I Can Afford College”

A website designed to raise awareness among students and their parents about the availability of financial aid at California Community Colleges on a year-round basis. This site offers basic financial aid information in English and Spanish and is a gateway to connect you directly with any of the colleges in the system. The Free Application for Federal Student Aid (FAFSA) and the Board of Governors Fee Waiver (BOGFW) forms are available on the site for self-starters. If you want free one-on-one assistance to determine the type of aid that is right for you, contact your local community college financial aid office for an appointment.

See Chapter 6 “Financial Aid and Scholarship Resources and Organizations” for a list of contacts.

## How much does it cost to go to college?

All colleges and universities are required to publish a “cost of attendance” budget. The cost of attendance budget consists of the direct and estimated reasonable indirect costs to attend a full academic year at that college.

### *Direct Costs*

#### **Tuition and Fees**

“Tuition and fees” is the amount of money that colleges charge for instruction and for the use of some facilities, such as libraries. Tuition and fees will vary from campus to campus and can be significantly reduced or even completely paid for by gift aid. See the Your Future! Worksheet for more information.

## Indirect Costs

### Room and Board

“Room and board” refers to the cost of housing and food which varies significantly from campus to campus.

### Other Expenses

Students must pay for books, school supplies, transportation, and other living expenses. These expenses are all included when figuring the cost of education and the amount of financial aid that a student will receive.

Because the cost of attendance varies from institution to institution, it is important for families to understand that the cost of attendance is not the only figure to consider when looking at affordability. The gift aid offered in the “financial aid package” can reduce the actual cost for the student.

## How much will I have to pay for my child's college education?

Families can use the FAFSA4Caster (<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>) to estimate their eligibility for federal student aid. The California Student Aid Commission offers a Web site that discusses the expected family contribution (<http://www.csac.ca.gov/doc.asp?id=517>).

Whether or not a student receives some form of financial aid, families are expected to contribute to their children's education, even if the contribution is a small one. Most families use a combination of resources to help pay for their children's education, including:

- Money they have saved over time
- A portion of their current income
- Loans
- Their children's part-time and summer earnings

Typically, families pay for college over a long period of time just as they do for homes and cars. High school counselors and college staff can help families determine the way that their contributions and financial aid sources are going to cover the cost of college.

## How can I plan and save so that I can help my child pay for college?

Each family needs a plan that will enable them to contribute toward educational costs. The plan need not be complicated but should take into consideration:

- Your current expenses.
- The period of college enrollment for your child.
- How much money you can afford to set aside on a regular basis?
- What amount you plan to contribute?

Carefully consider your entire family's needs and goals as you develop this plan. If your children are still young, you have the advantage of time to plan ahead.

Additionally, the ScholarShare California College Savings gives you a smart and flexible way to help save for future higher education expenses. It's smart because, with ScholarShare, earnings are tax-deferred, unlike many other college savings vehicles. It's flexible because you can use funds



for a variety of qualified expenses at any eligible educational institution. Accounts may be opened online at [www.scholarshare.com](http://www.scholarshare.com) with as little as \$25.

Amount per week	4 Years	6 Years	8 Years	10 Years
\$5	\$1,104	\$1,705	\$2,342	\$3,018
\$10	\$2,209	\$3,410	\$4,684	\$6,035
\$25	\$5,522	\$8,524	\$11,710	\$15,089

## What should I know if my child is part of a military family?

Military family members are considered California state residents for tuition purposes. Check on your eligibility for military education benefits. For more information on educational benefits, go to [www.ebenefits.va.gov](http://www.ebenefits.va.gov).

For further information on military-related educational benefits in California, please visit: <https://www.calvet.ca.gov/veteran-services-benefits/education>. For further information on University of California resources for veterans, please visit: <http://veterans.universityofcalifornia.edu/prepare-for-uc/benefits.html>.

## Isn't my child too young for us to start saving for college?

If at all possible, it is wise to start saving money for college as early as possible, especially, if you have more than one child.

Look at the example below. Putting \$5 a week in a savings account that earns three percent interest adds up to \$3,018 in ten years. Some families save all their “loose change” by putting it in a savings account on a regular basis.

### Remember To Start Saving Early!

If you started putting money in a savings account each week that earned three percent, look at what you would save!

## When should my child start saving for college?

If you involve your children in planning during the early years, whether that means opening a savings account for each of them or dropping pennies in the piggy bank on a regular basis, they will be more likely to take an active interest in their education.

As soon as they are old enough to handle the responsibility of a paying job, plan that a portion of their earnings goes into a college savings account. In this way, they, too, will be invested in their future education and contribute to the goals of your entire family.

## Are there any tax-free savings accounts for education?

The ScholarShare College Savings Plan is a tax-advantaged saving program administered by the ScholarShare Investment Board, an agency of the State of California. Anyone can open an ScholarShare account on behalf of a student and start saving for college. Distributions are federal and state tax-free when used for qualified higher education expenses at any eligible educational institutions nationwide and some abroad.



For more information, visit [www.scholarshare.com](http://www.scholarshare.com) or call toll-free 1-800-544-5248.

Please visit [www.studentaid.ed.gov/types/tax-benefits](http://www.studentaid.ed.gov/types/tax-benefits) for more information on tax credits for higher education.

## How can I learn more about financial aid?

Attend financial aid workshops held in your school district to learn more about the basic types of financial aid and ways to apply by the deadlines. Many corporations, labor unions, professional associations, religious organizations, and credit unions provide scholarships. Research thoroughly each organization's web site to find specific details to apply directly.

In addition, some organizations, particularly foundations, offer scholarships to students of specific racial or ethnic backgrounds, geographical areas, religions, genders, talent, etc. Use the internet to research such scholarships or see Chapter 6 in this handbook, but beware of scholarship scams. Remember that you never have to pay someone to apply for a scholarship.

Attend a Cash for College workshop in your area. Cash for College workshops assist students in completing the financial aid application process so that they can access financial aid for education and career/technical training beyond high school.

For more information, visit [www.cash4college.csac.ca.gov](http://www.cash4college.csac.ca.gov).

## What if my child doesn't qualify or receive any grants or scholarships?

All students have access to deferred, low or no-interest loans from individual colleges and the federal government. Some loan programs provide loan cancellation benefits for graduating students who teach certain subjects or teach in certain schools. Regardless of qualification, all students should apply for financial aid.

## Do scholarship or financial aid organizations charge fees for information or applications?

### Warning:

**Do not pay to apply for scholarships! Beware of scholarship scams!** Students and parents should not pay for information regarding scholarships and other forms of financial aid. Be suspicious of any organization which does any of the following:

- Requests a fee to apply for scholarships
- Insists on your credit card or checking account number
- Pressures you to act fast
- Requests an advance fee upon application
- Guarantees that you will win a scholarship or get a specific result from a search
- Charges you a fee for any scholarship
- Sends notification that you were selected for a scholarship for which you never applied



**be informed** of the variety of financial aid available to help pay for your child's college education.

**be involved** in the process of saving for college as early as possible.

**be inspired** by the value and investment in a college education that will continue to pay and reward your child throughout his or her lifetime.



# Types of Colleges and Universities



“Thank God I have my family there. They always say we know you can do it. They see so much potential in me that sometimes I don’t even see.”

MARIA PEREZ

**There are over three hundred colleges and universities in the State of California that are organized into five different sectors.**

## What types of colleges are available in California?

The State of California offers a rich and wide variety of schools, colleges, and universities. Each has its own specific requirements for admission and each grants degrees or certificates in distinct areas of study upon successful completion of the course work.

## What are the five different kinds of colleges in California?

There are three public systems of higher education that are funded through taxpayer dollars:

- The California Community Colleges (CCC)
- The California State University (CSU)
- The University of California (UC)

Two other types of colleges exist that are not supported by taxpayer funds:

- Non-profit private colleges and universities (also known as independent colleges and universities)
- Specialized for profit schools and colleges

## What are the requirements for admissions and the goals at these different colleges?

### California Community Colleges (CCC)

**BACKGROUND:** The California Community Colleges offer a wide range of academic and vocational courses leading to a variety of valuable certificates and degrees. People may train for a new career, improve their job skills, or pursue special interests. Additionally, students may complete the first two years (freshman and sophomore) of an university education and transfer to any college or university to complete a Bachelor’s Degree. Please visit [www.californiacolleges.edu](http://www.californiacolleges.edu) for more information.

**GENERAL ENTRANCE REQUIREMENTS:** The California Community Colleges admit any high school graduate or any person 18 years of age or older. The colleges will educate students of all abilities to meet their goals.

**BASIC FACTS AND FIGURES:** The California Community Colleges serve more than 2.1 million students annually in 113 separate community colleges. Many of the 113 colleges have additional locations so that a community college education is readily available throughout the state – north or south; urban or rural. A California resident can attend a community college anywhere in the state (not just the one in his or her hometown) and California residents pay only \$46 per unit. The colleges offer many student support programs, including financial aid, to be sure that a college education is affordable for everyone who wants this opportunity.

Please visit [www.icanaffordcollege.com](http://www.icanaffordcollege.com) for more information.

### **California State University (CSU)**

**BACKGROUND:** The California State University (CSU) is renowned for the excellence of its faculty and programs and for its emphasis on high-quality teaching. With over three million alumni, CSU is a national leader in producing students who later earn doctoral degrees in science and engineering and it prepares about 60 percent of the teachers in the state. As the CSU carries out its mission to provide access to high-quality education for the students of California, CSU campuses are focused on providing educational opportunity for all qualified students, preparing highly qualified candidates for the job market, and responding to our state's changing needs.

**GENERAL ENTRANCE REQUIREMENTS:** First-time freshmen must be high school graduates who have completed a specified pattern of coursework and have combined grade point averages and standardized test scores that place them among the upper one-third of California high school graduates. Completion of fifteen units of College Preparatory Course Requirements with grades of "C" or better is required.

**BASIC FACTS AND FIGURES:** CSU is the nation's largest university system (474,600 students) with 23 campuses stretching from Humboldt in the north to San Diego in the south. Each campus has its own personality, academic focus and strengths, special geographic features, and traditions.

Please visit [www.csumentor.com](http://www.csumentor.com) which provides middle school, high school, and community college students, their families, and counselors with important outreach, pre-admission, financial aid, and admission information via the internet. The websites of all 23 California State University campuses may be reached via [www.calstate.edu](http://www.calstate.edu), and select "Campuses".

### **University of California (UC)**

**BACKGROUND:** The University of California has an international reputation for academic excellence, with undergraduate education as one of its highest priorities. Whether students are seeking a broad liberal arts education, preparing for graduate study, or training for a profession, such as medicine or law, UC has literally hundreds of majors from which to choose. The faculty includes more than 60 Nobel laureates as well as winners of the Pulitzer Prize, Guggenheim Fellowships, and Fulbright Scholarships. Faculty membership in the prestigious National Academy of Sciences is the largest of any university or college in the nation. Most faculty members teach and conduct research. On the average, there is one faculty member for every 20 students, although this varies by campus and major of study.



**GENERAL ENTRANCE REQUIREMENTS:** For the highest-achieving California applicants who have met the minimum requirements and are either in the top 9 percent state-wide according to UC's admission index or rank in the top 9 percent of a participating high school's graduating class (the local context), and not admitted to any of the UC campuses applied to, they will be offered a spot at another UC campus if there is space. Applying broadly will significantly increase the chances of a student being admitted to a campus where they can fulfill their educational goals, even if it is not their first choice.

**BASIC FACTS AND FIGURES:** Of the more than 257,000 total students who attend UC, more than 198,000 are undergraduate students. UC general campuses, where undergraduate students earn Bachelor's Degrees, are located in Berkeley, Davis, Irvine, Los Angeles, Merced, Riverside, San Diego, Santa Barbara, and Santa Cruz. The San Francisco campus is a graduate campus for health sciences, such as medicine and dentistry.

For complete information on UC entrance requirements, majors, and campuses, consult <http://admission.universityofcalifornia.edu>

### **California's Non-profit Independent Colleges and Universities**

**BACKGROUND:** California is home to over 80 private, non-profit independent colleges and universities. Nine out of ten students receive financial aid; the average financial aid package is \$30,000 in order to ensure that college is available to everyone. The campuses are diverse – over 40 percent of the student body are from African-American, Asian-American, Chicano/Latino, or Native American backgrounds.

Each private non-profit college and university is unique. Students can select the school and environment that best fits their individual needs. Students enroll directly out of high school or transfer from community or other colleges. Some schools are small; others are large. Some are faith-based; a few are for women only. Some focus on art, or music, or science. Some are in large cities; others are in small towns. Some have large on-campus communities; others have large commuter student populations.

**GENERAL ENTRANCE REQUIREMENTS:** The admissions requirements are similar to those at the California State University and University of California systems. Some "highly selective" and other campuses have very specific requirements related to their specialties, such as art, music, or technology.

**BASIC FACTS AND FIGURES:** Over 320,000 students attend California's independent colleges and universities. These schools are not-for-profit institutions that are fully accredited by the Western Association of Schools and Colleges (WASC). Ninety percent of students attending independent colleges and universities in California are satisfied, or very satisfied, with the quality of their education.

Individualized choices, unique environments, and personal attention allow students at independent colleges and universities to tailor their college experience to their own needs while obtaining the skills necessary to succeed in life. For additional information about the individual schools, go to [www.californiacolleges.edu](http://www.californiacolleges.edu).



**be informed** of the different colleges available and the various requirements each has for admission.

**be involved** with the process of selecting school courses which will offer the best preparation for your child, no matter which college he or she attends.

**be inspired** to offer support and guidance so that your child knows you are committed to the goal of a college education.

### Specialized Schools and Colleges

**BACKGROUND:** The proprietary or vocational sector of the higher educational system has over 3,000 schools and colleges which grant certificates of completion or Associate's of Arts Degrees. Of these, 14 institutions are accredited by the Western Association of Schools and Colleges (WASC). As such, they have the same regional accreditation as the four other types of institutions listed above.

**GENERAL ENTRANCE REQUIREMENTS:** While admissions requirements vary at each institution, students should enroll in challenging academic courses (math, science, language, English, and history) since many of the programs are technical or business-oriented in nature. As such, they require sound academic preparation in written and oral communication, math, and critical reasoning skills.

**BASIC FACTS AND FIGURES:** Many of the specialized colleges have been in existence for over 20 years with hundreds of thousands of graduates employed in their industries. Financial aid programs are available as well as job placement assistance. The colleges are associated with industry professionals and most have boards of advisors.

## Are there any other types of opportunities for higher education?

### National and International Educational Opportunities

Students in California are not limited only to higher education opportunities in the state. Well-prepared students also have literally thousands of institutions to choose from across the country and the world! Opportunities in the United States include over 3,000 public colleges and universities and 1,600 independent colleges and universities:

- Such opportunities include the Air Force Academy, Coast Guard Academy, Merchant Marine Academy, the Naval Academy, and West Point where our country's military leaders are trained;
- Other options include the Historically Black Colleges and Universities (HBCUs) which focus on providing a college education primarily for African-American students;
- Hispanic Serving Institutions (HSIs) which serve primarily Latino students;
- Tribal colleges which serve Native American students; and,
- Asian American and Native American Pacific Islander Serving Institutions (AANAPISI) which serve primarily Asian American/Pacific Islander students.

The educational possibilities in the United States and in other countries are almost endless for well-prepared students.



## 5 Academic Resources and Organizations



**Many programs offer support and guidance specifically to middle school students.**

“When our parents came to this country, they saw that there was an opportunity and they wanted to make sure we also took part in that educational process to better our lives.”

MARIA PEREZ

**Are there any organizations or resources available to help me assist my child in preparing for college?**





## Academic Outreach Programs of the California State University

The California State University (CSU) Outreach Programs inform students and their families about admission requirements, financial aid, and educational opportunities available at CSU campuses. Campus outreach staff members provide academic and career advice as well as individual analyses of student transcripts. Each California State University campus has developed academic programs designed to meet specific regional needs.



**Office of the Chancellor**  
California State University  
401 Golden Shore  
Long Beach, CA 90802  
Phone: 562-951-4724  
[www.calstate.edu/sas/outreach.shtml](http://www.calstate.edu/sas/outreach.shtml)

## Advancement Via Individual Determination (AVID)

AVID is designed to increase school-wide learning and performance. The mission of AVID is to ensure that all students succeed in rigorous curriculum, enter mainstream activities of the school, complete a college preparatory path, increase their enrollment in colleges and universities that offer a Bachelor's Degree, and become educated and responsible participants and leaders in a democratic society.

**AVID Center**  
9246 Lightwave Avenue, Suite 200  
San Diego, CA 92123  
Phone: 858-380-4800  
[www.avid.org](http://www.avid.org)

## California Student Opportunity and Access Program (Cal-SOAP)

The Cal-SOAP Program provides information about postsecondary education and financial aid. It seeks to raise the achievement levels of students from low-income families, from schools or geographic areas with documented low or no college participation rates, or from families in which they would be the first to attend college.

**California Student Aid Commission**  
P.O. Box 419026  
Rancho Cordova, CA 95741-9026  
Phone: 916-526-8920  
[www.csac.ca.gov/doc.asp?id=38](http://www.csac.ca.gov/doc.asp?id=38)

## California Academic Partnership Program (CAPP)

The California Academic Partnership Program (CAPP) develops “cooperative efforts to improve the academic quality of public secondary schools with the objective of improving the preparation of all students for college.”

**CAPP**  
California State University  
401 Golden Shore  
Long Beach, CA 90802  
Phone: 562-951-4780  
[www.calstate.edu/CAPP](http://www.calstate.edu/CAPP)

## A Degree with a Guarantee

The new joint transfer program from the California Community Colleges and the California State Universities makes it easier for students to transfer between the two school systems. For the first time in California history, community college students who complete a new Associate of Arts-Transfer (AA-T) or Associate of Arts-Sciences (AS-T) will be guaranteed admission to the California State University (CSU) system. With this new degree, you have the opportunity to complete two degrees with only 120 units if you apply and are admitted into a similar degree program.

The website is designed to explain the guarantee, and help you identify an AA-T or AS-T that might be right for you. To get started on your AA-T or AS-T, or for more information, check out a community college website, or visit a counseling office to learn about ways that the joint transfer program can help you achieve your education goals.

### California Community Colleges Chancellor's Office

<http://www.californiacommunitycolleges.cccco.edu/Students/AssociateDegreeforTransfer.aspx>



**Diversity and Engagement  
Office of the President**  
University of California  
1111 Franklin Street, 9<sup>th</sup> Floor  
Oakland, CA 94607-5200  
Phone: 510-987-9776  
[www.eaop.org](http://www.eaop.org)

## Early Academic Outreach Program (EAOP)

EAOP brings the dream of a university education into reach for California students from educationally disadvantaged backgrounds at under-served high schools. Hardworking, academically promising students get the help that they need to prepare for admission to the University of California. Challenging courses, academic advising, preparation for standardized tests, on-campus residential programs, Saturday and Summer Academies, and educational programs for families are the foundation of EAOP. Most EAOP students enter the program in middle school and continue through high school graduation. EAOP offices are located at each UC campus and in Fresno.

## Early Assessment Program (EAP)

The Early Assessment Program (EAP) is designed to provide an early signal to help high school students meet college readiness standards in English-Language Arts and mathematics before enrollment at a California State University campus. Students who are not college ready must take a more serious approach to their senior year coursework. Completing appropriate 12<sup>th</sup> grade English and math courses will help students be better prepared for their university studies and may avoid spending time and money in college remediation courses that do not count towards a Bachelor's Degree.

**Office of Chancellor  
California State University**  
401 Golden Shore  
Long Beach, CA 90802  
Phone: 562-951-4724  
[www.csusuccess.org](http://www.csusuccess.org)

## Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)

The California GEAR UP program is a middle school model for creating a *college-going culture*. Program services support the adults who influence a student's education, specifically their teachers, administrators, counselors, and families. GEAR UP begins to provide services no later than the seventh grade as a solid educational strategy for increasing the number of students who will be prepared for, enroll, and succeed in college.

**California GEAR UP Resources and Materials Clearinghouse:** The Clearinghouse provides a single source of information, materials, and resources to support middle school educators, families, and students in preparing for college. The Clearinghouse is provided in three formats: a website at [www.castategearup.org](http://www.castategearup.org), a convenient Educators Kit, and an interactive, mobile "College Corner" kiosk that is available at middle schools throughout the state.

**California GEAR UP**  
1111 Franklin Street  
Oakland, Ca. 94607-5200  
510-987-9137  
[www.castategearup.org](http://www.castategearup.org)

## Mathematics, Engineering, Science Achievement (MESA)

MESA offers academic enrichment services for educationally disadvantaged students so that they excel in math and science, go on to college, and attain degrees in math-based fields. Over 15,000 California students are involved with MESA at the pre-college, community college, and university levels. MESA's pre-college program, at 300 schools in over 88 school districts, assists students so that they will be eligible for admission to the most competitive colleges and universities.

MESA provides individualized academic plans, academic excellence workshops in math and science, study skills training, SAT and PSAT preparation, hands-on math and science competitions, career and college exploration, interaction with industry representatives, and parent involvement.

**MESA  
Statewide Office**  
University of California  
300 Lakeside Drive, 7<sup>th</sup> Floor  
Oakland, CA 94612-3550  
Phone: 510-987-9337  
[www.mesa.ucop.edu](http://www.mesa.ucop.edu)

To the extent possible by law, MESA emphasizes participation of students from groups with low eligibility rates for colleges that award Bachelor's Degrees.

## Middle College High School (MCHS)

Middle College High School (MCHS) is an unique program that enables “at-risk” students to obtain a quality high school education while receiving direct access to college courses and services.

A high school located on, and integrated into, the community college environment, the MCHS merges high school and community college curricula and experiences to enhance academic success significantly and provide 2,000 students with a viable path to improve their lives. High school students attend classes at a community college, earn credit toward a high school diploma, take college courses, and receive more intensive counseling attention.

There are currently 11 MCHS programs in the state serving nearly 3,000 students.



### MCHS

California Community Colleges  
Chancellor's Office  
1102 Q Street  
Sacramento, CA 95814-6511  
Phone: 916-323-2768  
<http://extranet.cccco.edu/Divisions/AcademicAffairs/CurriculumandInstructionUnit/MiddleCollegeHighSchool.aspx>

## PUENTE

PUENTE (Spanish for “bridge”) is a national, award-winning program to increase the number of students who enroll in colleges and universities, earn college degrees, and return to the community as mentors and leaders for future generations. PUENTE trains school and college faculty to provide rigorous instruction, focused academic counseling, and mentoring by members of the community. PUENTE is co-sponsored by the University of California and the California Community Colleges.

### PUENTE

Center for Educational Partnerships  
2150 Kittredge Street, Suite 4C  
Berkeley, CA 94720  
Phone: 510-664-9190  
[www.puente.net](http://www.puente.net)

## Transfer Programs at California Community Colleges

“Transfer is My Way In,” sponsored by the California Community Colleges, is a terrific resource that makes going to college assessable, affordable, and provides a great start toward a better future for you and your family. The Transfer Centers at each California Community College are dedicated to assisting you to transfer to the university of your choice. Transferring is a smart way to save money and achieve academic goals. The transition through the community colleges to a four-year institution can make the education pathways for students smoother, more enriching, productive, and ultimately lead to more success.

### Contact:

[www.mywayintocollege.com](http://www.mywayintocollege.com)

## Upward Bound

Upward Bound serves high school students from low-income families, families in which neither parent holds a Bachelor's Degree, and low-income, first-generation military veterans who are preparing to enter postsecondary education. The goal of Upward Bound is to increase the rates at which participants enroll in, and graduate from, colleges and universities. All Upward Bound projects MUST provide instruction in math, laboratory science, composition, literature, and languages other than English.

### Mills College

5000 MacArthur Blvd.  
Oakland, CA 94613  
Phone: 510-430-2177  
[www2.ed.gov/programs/trioupbound/index.html](http://www2.ed.gov/programs/trioupbound/index.html)



**be informed** of the many resources and organizations dedicated to helping you provide the best education for your child and assisting in his or her preparation for college.

**be involved** with seeking out free assistance and options offered to supplement and guide your child's education.

**be inspired** to take advantage of all tutoring and support that are available to assist your child.





# Financial Aid & Scholarship Resources & Organizations



“The opportunity is out there, but you have to go out and get it.”

PURCELL KEELING

There are a number of resources available to assist you in learning more about Financial Aid.

## Where can I go for more information about Financial Aid?

The contacts listed below provide information and resources on a variety of financial assistance programs which help pay for a college education.

### **californiacolleges.edu**

916-446-7626

### **Information About California Student Financial Aid**

Request the Financial Aid Workbook by calling or writing the:

California Student Aid Commission

P.O. Box 419026

Rancho Cordova, CA 95741-9026

888-224-7268

web sites: [www.csac.ca.gov](http://www.csac.ca.gov) or [www.calgrants.org](http://www.calgrants.org)

### **California CalVet – Education**

<https://www.calvet.ca.gov/veteran-services-benefits/education>

### **FAFSA on the Web**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

### **Information About Federal Student Financial Aid**

Request Student Guide by writing to:

Ed Pubs

P.O. Box 22207

Alexandria, VA 22304

1- 877-433-7827

Or order online website: [www.edpubs.gov](http://www.edpubs.gov)

### **Information About Financial Aid at California Community Colleges**

[www.icanaffordcollege.com](http://www.icanaffordcollege.com)

### **ScholarShare California's 529 College Savings Plan**

1-800-544-5248

web site: [www.scholarshare.com](http://www.scholarshare.com)

### **University of California Blue and Gold Opportunity**

<http://admission.universityofcalifornia.edu/paying-for-uc/glossary/blue-and-gold>

### Information About U.S. Savings Bonds

Write to:  
Office of Public Debt  
U.S. Savings Bonds Division  
P.O. Box 7015  
Parkersburg, WV 26106-7015  
1-800-553-2663  
Available at the following website: [www.treasurydirect.gov](http://www.treasurydirect.gov)

## Are there any other sources available for information about private scholarships?

Check with a librarian to find books and websites with information about private sources of financial aid. School counselors may also have information about scholarship programs.

The Internet provides several free Scholarship Search Programs. There is a Scholarship Search Program called FastWeb that lists awards worth over \$3 billion. Students may access it at [www.fastweb.com](http://www.fastweb.com)


Financial Aid Information Page, [www.finaid.org](http://www.finaid.org), is another good website that warns students: If you have to pay money to get money, it is probably a scam.

**WARNING: Do not pay money to apply for scholarships!**

### Information about Benefits for Becoming a Teacher

- Teacher Loan Cancellation Provisions  
[www.studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher](http://www.studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher)
- Federal Perkins/National Direct and Stafford Loans  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov) (Click on Repaying)



 **be informed** of the many sources and organizations offering financial assistance for your child's college education.

**be involved** in identifying and contacting the sources that will ensure that your child has resources to pay for college.

**be inspired** to begin early financial planning for your child's college education.

## notes



# Your Future! Plan Ahead, Make High School Count



Visit [www.CALIFORNIACOLLEGES.EDU](http://www.CALIFORNIACOLLEGES.EDU) and [www.SCHOLARSHARE.COM](http://www.SCHOLARSHARE.COM)  
for planning and financial aid information

## Take Control of Your Future!

Do you want more knowledge, more job opportunities, and a lot more money? College is for you! The world is changing everyday and it is harder to find well paying jobs if you do not have a college degree... so if you want the freedom to choose a good career and earn a high salary, then you should start preparing for college while you are still in middle school.

## Be Prepared

Right now is the best time to prepare for college. During the next four years, you need to take the right foundational courses to help you get into the college that best suits your needs. The chart below lists the minimum courses that are required for freshman admission to the California State University, the University of California, and many independent colleges and universities. This pattern of courses is the same as recommended for community colleges. Talk to your counselors and teachers and use this chart to plan ahead and track your progress!

## ...❖ high school planning chart This planning chart belongs to:

Requirements (a–g Courses)	Years Required	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>	11 <sup>th</sup>	12 <sup>th</sup>
<b>A. History/Social Science</b> U.S. History, U.S. Government, Civics, World History Cultures, and Geography	<b>2 Years.</b> One year U.S. History or year U.S. History and year of U.S. Civics or American Government. CSU requires one additional year of Social Science. UC requires one year of either world or European History, or cultures and geography.*						
<b>B. English</b>	<b>4 Years</b> of college preparatory English composition and literature (including no more than one year of Advanced ESL/ELD). UC requires a minimum of two years of English – three preferable completed by the end of the 11th grade.						
<b>C. Mathematics</b> Algebra, Geometry, Intermediate Algebra, or Higher Level Mathematics	<b>3 Years</b> (four years recommended) of college-preparatory mathematics required, including Elementary Algebra, Geometry, and Intermediate Algebra. Integrated math sequences may be used to satisfy “c” subject area requirements. For UC, one of the three courses must be Geometry or Integrated Mathematics with sufficient Geometry content.						
<b>D. Laboratory Science</b>	<b>2 Years required.</b> CSU requires one year of biological and one year of physical science, one from the “d” subject area and the other from the “d” or “g” area. UC requires two years (three years strongly recommended), providing fundamental knowledge in two of the following disciplines: Biology, Chemistry, or Physics.						
<b>E. Language Other Than English (Foreign Language)</b>	<b>2 Years</b> (or equivalent to the second level of high school instruction) of the same language other than English required (three years recommended). American Sign Language is acceptable.						
<b>F. Visual &amp; Performing Arts</b> Dance, Drama/Theater, Music, Visual Art	<b>1 Year</b> (or two, one-semester courses) in the same discipline required, chosen from the following: Dance, Music, Theater, Visual Arts.						
<b>G. College Preparatory</b>	<b>1 Year.</b> One additional year or 2 semesters of academic courses in any of the above “a–f” areas, or one year or two semesters of approved elective courses.*						

\*UC requires at least 11 of the “a–g” courses to be completed prior to the start of 12th grade. To meet Eligibility in the Local Context (ELC) criteria, UC requires students to have a minimum GPA of 3.0 and complete the following “a–g” courses prior to a student starting 12th grade: 1 year of History/Social Science, 2 years of English, 2 years of Mathematics, 1 year of Laboratory Science, 1 year of Language Other Than English, and 4 yearlong College Preparatory Electives (chosen from the “a–f” subjects listed in the above table or another course approved by the university).

## ... ❖ california educational systems at a glance

system	California Community Colleges (CCC)	California State University (CSU)	University of California (UC)	Independent Colleges and Universities
number of campuses	113	23	10	80
college entrance test	None Required	ACT or SAT on most CSU campuses are required for students with grade point averages under 3.00*	ACT with Writing or SAT with Essay	ACT or SAT (check with college or university of your choice)
degrees offered	Associate degrees and vocational certificates	Bachelor’s, Master’s, and Doctoral degrees	Bachelor’s, Master’s, Doctoral, and professional degrees	Associate’s, Bachelor’s, Master’s, Doctoral, and professional degrees
In-state student fees/tuition (subject to change)	\$46 per unit (before financial aid)	Average \$5,472 (before financial aid)	Average \$13,300 (before financial aid)	Average \$35,500 (before financial aid)
financial aid	You can afford to go to college! Financial Aid is available from colleges and universities, State and Federal governments, businesses and other organizations. All qualified students will receive a Cal Grant, which is “free” money that covers full student fees and/or living expenses at California Community Colleges, California State University, and University of California. Maximum Cal Grants at independent colleges and universities are \$9,084; the average financial aid package at these institutions is \$29,038.			
*Applicants who are not required to submit test scores are encouraged to take standardized admission tests for advising and for placement in appropriate courses				

## ... ❖ california colleges and universities

### California Community Colleges (CCC)

- Admit all students who are 18 years old or a high school graduate
- Enroll high school students under special arrangement to earn college or high school credits
- Prepare students to transfer to any college or university for a Bachelor's Degree
- Have low fees and offer financial aid
- Offer a wide variety of opportunities to enhance your future and enrich your life
- 15 community colleges are offering Bachelor's Degrees in vocational fields. Some of these programs will begin in 2015. A list of the colleges and vocational fields included in this program is on:

[http://extranet.cccco.edu/Portals/1/ExecutiveOffice/Board/2015\\_agendas/January/California\\_Community\\_Colleges\\_Baccalaureate\\_Degree\\_RECOMMENDED\\_PILOT\\_PROGRAMS\\_final\\_Jan-2015.pdf](http://extranet.cccco.edu/Portals/1/ExecutiveOffice/Board/2015_agendas/January/California_Community_Colleges_Baccalaureate_Degree_RECOMMENDED_PILOT_PROGRAMS_final_Jan-2015.pdf).

- For more information, visit the website  
**[www.californiacolleges.edu](http://www.californiacolleges.edu)**  
**[www.icanaffordcollege.com](http://www.icanaffordcollege.com)**

### California State University (CSU)

- Each campus has its own personality, academic focus, and strengths
- Each campus has its own special geographic features and traditions
- CSU offers quality education in the liberal arts and sciences and specialized training for a variety of career fields
- On-campus housing is available on most campuses
- For more information, visit the website  
**[www.californiacolleges.edu](http://www.californiacolleges.edu)**

### University of California (UC)

- Each campus has its own personality, academic focus, and strengths
- Offers various advanced degrees, including medicine and law
- Has many nationally ranked academic and athletic programs
- On-campus housing is available on all campuses
- For more information, visit the following websites  
**[www.start.universityofcalifornia.edu](http://www.start.universityofcalifornia.edu)**  
**[www.californiacolleges.edu](http://www.californiacolleges.edu)**

### Independent California Colleges and Universities

- 80 not-for-profit, fully accredited private colleges that offer over 350 different degrees
- Average Financial Aid package is almost \$30,000, and 79% of all students receive institutional grant aid.
- Each school is different which offers students the opportunity to choose the type of educational environment that best suits their needs
- For more information, visit the website  
**[www.aiccu.edu/planning-ahead](http://www.aiccu.edu/planning-ahead)**  
**[www.californiacolleges.edu](http://www.californiacolleges.edu)**

### Specialized Schools and Colleges

- Most students 18 years of age or older are eligible for admission; however, at WASC accredited specialized colleges, it is recommended that students follow the High School Planning Chart on the reverse side
- Courses or programs offered are specialized (i.e., fashion design or automotive technologies) for direct entrance into careers

#### California Education Round Table Intersegmental Coordinating Committee

1430 N Street, Room 3705, Sacramento, CA 95814

Phone: 916/324.8593 Fax: 916/327.9172 Email: [certicc@cde.ca.gov](mailto:certicc@cde.ca.gov) Website: [www.certicc.org](http://www.certicc.org)

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**2016 – 2017**



**SCHOLARSHARE**

CALIFORNIA'S 529 COLLEGE SAVINGS PLAN

**[scholarshare.com](http://scholarshare.com)**



**ICC**

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916/324.8593 **[www.certicc.org](http://www.certicc.org)**