

**It's Not Too Early
to Start Planning
for College!**

Considering College?



**A Publication for 8th, 9th, and 10th Grade Students
Provided by The Ohio State University**

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Pictured on the cover (clockwise):

Peter Jackson, Constance Hall,
Naki Akrobettoe, Hillary Manalo,
Gahanna Middle School South

“Should I Go to College?”

You

are probably asking yourself that question right now as you read this publication. As you and your family consider your future educational plans, you may want to keep a few things in mind.

Perhaps most important, a college degree is an investment that makes good sense.

You hear time and again it's a changing world out there, and it is. You have seen a lot of change just in your short lifetime. For example, computers have changed the way we live. Believe it or not, it wasn't that long ago that you couldn't shop, videoconference, listen to music or watch movies all while sitting at your desk.

We don't know what jobs and careers might be ahead. But we do know that a college education can help prepare you for the challenges of the future, whatever those may be.

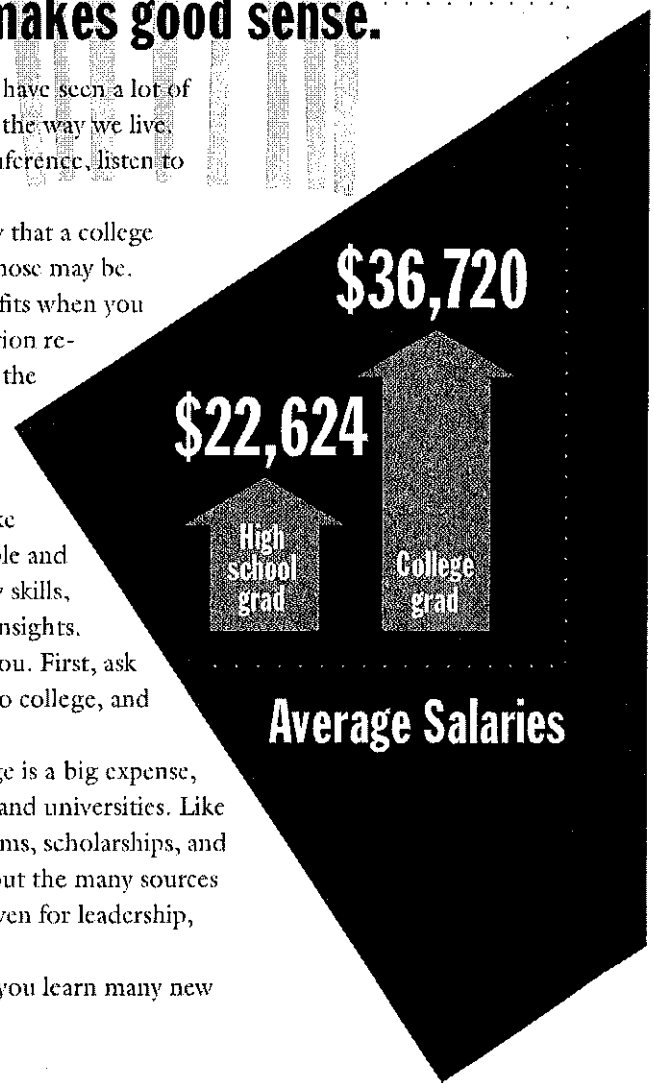
We also know that a college degree can bring you major financial benefits when you enter the “real” world. According to a recent U.S. Department of Education report, high school graduates earned an average of \$22,624 in 1998, while the average college graduate earned \$36,720. A four-year college degree can lift your lifetime earnings by more than \$600,000 over a 40-year career.

Of course, there is more to college than the promise of making more money somewhere down the line. The educational process really *does* make you a more interesting and well-rounded person. You will meet new people and make some of the best friends you will ever have. And as you develop new skills, you will learn to think for yourself, to come up with your own ideas and insights.

Here are three pieces of advice as you consider whether college is for you. First, ask a lot of questions. Talk to your teachers, to other people who have been to college, and ask about their experience.

Second, don't let the price of college keep you from your goals. College is a big expense, but there are educational bargains out there, particularly at state colleges and universities. Like many people, you may have to think in terms of loans, work-study programs, scholarships, and other ways to finance your college education. It's not too early to check out the many sources of financial aid. Scholarships aren't just for rocket scientists. Many are given for leadership, service, or particular areas of study.

Last, remember that a college education is about helping you learn many new things that will enable you to achieve your dreams.



It Costs Less Than You Think!

Many Ohioans think that their public colleges and universities cost much more than they really do. One survey showed that when asked the cost of resident tuition at Ohio's public colleges and universities, Ohioans most frequently answered \$10,000. The average answer was \$8,000. Both were much too high.

The state average for annual resident undergraduate fees at Ohio's 13 public universities for 2000–2001 was \$4,610.

Universities, Colleges, Schools—

What's the Difference?

Colleges differ in the way they are funded:

A public or state college/university is supported in part by the taxpayers of the state. As a result, the tuition (the cost of taking classes) is typically lower than at a private college or university which receives no money from the government. A private school is also usually smaller than most state-supported schools.

How colleges admit students:

Colleges and universities vary in their admission requirements.

Many are **open admission** institutions. A college that has an open admission policy will admit students who are high school graduates until it reaches full enrollment.

Others may have **selective or competitive admission** requirements. A selective school considers a variety of academic factors when deciding whether or not to admit you. Those factors typically include:

College prep courses (the more, the better)

High school grades or class rank

Scores on standardized tests (like the ACT or SAT)

A selective school may also consider other factors such as extracurricular activities, volunteer and work experiences, or special talents that an applicant has.

How selective is a selective school? That depends on the school. Selectivity can range from a liberal admission policy in which students from the lower half of their graduating class with ACT composite scores of 21 or less (SAT combined scores of 990 or less) are admitted, to a highly selective policy in which most admitted students come from the top 10% of their graduating classes and have ACT composite scores of 29 or higher (SAT combined score of 1300 or higher).

College:

Offers courses leading to a bachelor's degree.

University:

Is usually made up of several colleges (one university might have a college of business, a college of agriculture, a college of medicine, etc.).

Junior or Community College:

Offers two-year degrees which can prepare you for a career or transfer to a four-year college or university.

Vocational or Technical School:

Offers job-oriented programs lasting anywhere from a couple of months to two years.

In this guide,
we're using the words
college or school
to refer to any school
beyond high school.

The College Prep Curriculum

If you're planning to go to college, it's important to take the right classes in high school. That way, you'll be prepared for college courses, which cover more material in less time than high school classes.

Note: Some universities may require fewer years in some subjects than we've recommended here, but for "strong preparation," you should plan to take the following:

4 ● ● ● ● **English:** 4 years of college prep English are required. This will give you the skills you'll need to understand literature and write effectively.

4 ● ● ● ● **Math:** 4 years will give you the best possible preparation. Students who take math in each year of high school are far more successful in college than students taking only three years.

3 ● ● ● **Science:** 3 years of lab sciences are recommended, even if you don't plan to pursue a science-related field.

3 ● ● ● **Social Studies:** 3 years will give you the ability to understand and contribute to the world you live in.

3 ● ● ● **Foreign Language:** 3 years of the same language are recommended. Many universities require their students to study a foreign language. Strong preparation in high school will let you go further, faster in college.

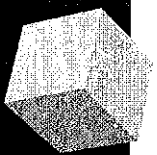
1 ● **Art:** 1 year of a visual or performing art is required. This includes courses in which you study, create, or perform art, music, theater or dance.

Strong preparation

Many colleges will require students to meet certain college prep curriculum standards.

But just meeting the minimum is not necessarily the best way to prepare for college.

Strong preparation means going beyond the minimum—allowing you to start your college career in college-level courses, not remedial courses designed to help you catch up or review high school-level material.



English

African American

Which English courses are college prep?

American literature, classical literature, Shakespeare, mythology, British Literature, the short story, composition, creative writing, research writing, and many, many more (ask your school counselor).

What makes an English course college prep?

College prep **literature courses** introduce you to many different authors and kinds of writing—poetry, stories, novels, plays. You will learn about and discuss characters, scene, and story line. You'll learn what makes a great story great. And you will learn to write effectively about what you have read.

Writing Myths

Myth Good writers are born, not made (and they always "get it right" the first time).

We often think of professional writers—Judy Blume, R.L. Stine, Ann Martin—sitting at their computers and turning out page after page of perfect writing. The truth is that professional writers often do their most important writing after those first words are on the page as they revise and rewrite.

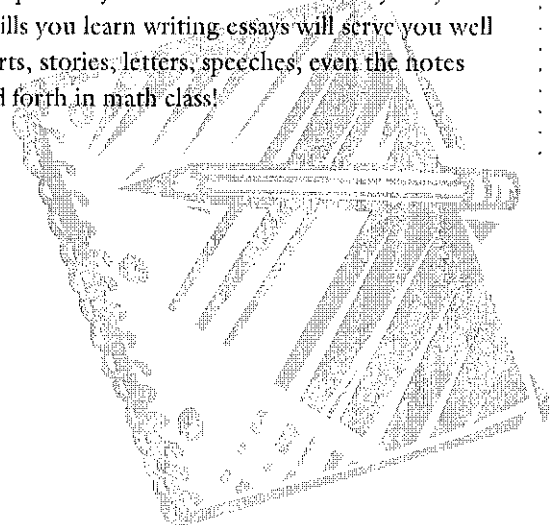
Myth Learning and using correct grammar are the most important parts of writing.

The people who read your writing will expect you to know how to spell and use punctuation correctly, but in the big picture these skills are not the most significant parts of your writing. Your ideas and how you choose to express those ideas are far more important.

College prep **writing courses** (composition, creative, or research writing) usually cover the key elements of writing: style, grammar, and organization. More importantly, these courses will help you learn to develop your own style and teach you to use language effectively as you draft essays, poems, speeches, and short stories.

Why do I need to become a strong English student?

You need to be a good writer. And the best way to do that is to read good writing and to practice good writing. That's what you will do in college prep English courses. Writing is central to the work you will do in high school, college, and in your career. It's true, you probably won't need to write essays in your career. But the skills you learn writing essays will serve you well as you write reports, stories, letters, speeches, even the notes you pass back and forth in math class!





How do I become a strong English student?

Reading and understanding literature: Practice makes perfect. To be a good literature student, you need to read a lot of literature. The more you read, the better you will get at it, and the more familiar styles and themes will become.

Writing: Good writers regularly practice writing to stay sharp, the way an athlete regularly works out his or her body. Try these things to stay sharp as a writer:

- Keep lists of ideas for stories.
- Share your ideas with friends, family members, or teachers before writing.
- Always write at least two drafts. An essay or a story can never be perfect. The more you refine it, the better.
- Read. The best writers are often big readers.

What activities outside of school will help me with English?

Did we mention reading? Almost any reading has value (it doesn't have to be Shakespeare). Magazines, newspapers, comic books, song lyrics—all are good opportunities for reading. And when you're reading, think about what the writer is trying to tell you.

Write! Write what? Keep a journal or diary. Not only will it help you stretch your skills as a writer, but you will enjoy looking back on your journal as you grow older. Write stories. Write them collaboratively, with friends. Co-authoring will give you the chance to learn from others. Write letters. Get a pen pal. Or, if you have a computer, an e-mail pal.



Careers for Writers

Good writers have the inside track on many careers. Lawyers, speech writers, radio reporters, teachers, book publishers, television producers, movie directors, business owners, engineers, surgeons, CIA agents, insurance agents—all of them need to know how to write well.

Math

Which math courses are college prep?

High schools typically offer one of two different math tracks:

1. Algebra I
Geometry
Algebra II
Precalculus
Calculus

This is the traditional set of college prep math courses.

2. Integrated Math I
Integrated Math II
Integrated Math III
Precalculus
Calculus

Recently, high schools have offered this “blended” track combining algebra and geometry topics.

Which track is right for you? That depends on what your school offers. Your school counselor will help you choose.

Why do I need to become a strong math student?

You’re going to need math for these reasons (and more):

1. Math is a tool for understanding our world. It’s used in ways you wouldn’t guess: to determine the shape of an aircraft’s wings, analyze disease spread and control, or design efficient transportation systems. And it’s used in our everyday lives: to balance a checkbook or leave a tip in a restaurant.
2. Learning math helps you reason things out (those important things called analytical skills).
3. Many professions involve a lot of math, including engineering, science, medicine, and business. And all people, no matter what their job, use mathematics in their personal lives.

(Also known as “But I want to be an English teacher” or “When am I ever going to use this stuff?”)

The Big Math Myths

Myth There is only one way to do a math problem.

A problem may be solved by a variety of methods, no one of which is “the right way.”

Myth There is a magic key to doing math.

There is no formula, trick, or rule which will unlock the mystery of mathematics. Except hard work.

Myth Girls are not good at math.

Big myth. Gender has nothing to do with analytical or quantitative ability.

Myth Memorizing the formulas is the key to success.

There is more to math than formulas. Knowing how and when to use formulas is far more important than just knowing them.

Six keys to mastering math:

1. Take college prep math courses every year, starting in 9th grade.
2. Master skills, don't just get familiar with them. "I've seen that before" or "I've had that" won't get it done.
3. Learn from returned tests. Rework the things you got wrong until you understand why you missed them.
4. Ask for help when you need it.
5. Draw pictures. Drawing gives you a better sense of proportion and spatial relationships.
6. Plan to exceed the minimum course requirements for college. Most college-bound students are underprepared for college math, even if they took the required courses.

Non-academic activities that will make you a better math student:

- Play a musical instrument.
- Play chess, checkers, and other games requiring analytical and logical reasoning.
- Play sports. Athletics can help develop spatial awareness and a sense of motion, time, and speed.
- Get to know computers.

Skip a Year of Math???

Math is not like riding a bike—once you stop using it, it doesn't come back easily to you. That's why one of the biggest mistakes a student can make is to skip a year of math, especially their senior year of high school. Colleges require students in most areas of study to take math, and many will give new students a placement test to determine how prepared they are for college math.

Want to start in higher level math classes when you get to college?

Take math every year in high school.

Want to start math all over from square one?

Skip a year.

Natural Sciences

Which science courses are college prep?

Natural Sciences:
Laboratory courses
like biology,
chemistry,
and physics.

Your high school may offer many science courses—but not all of them are considered college prep. You'll need to check with your teachers or school counselors. As a general rule, *college prep science courses are classes in which you spend a large amount of your classroom time in the laboratory.* These might include biology, chemistry, or physics. Some schools may also offer college prep courses in anatomy, physiology, or microbiology.

Why is it important to study the natural sciences?

The answer is simple. Humans are living things, and it's important for us to know how we function and relate to other living things in our environment. If you want to be an educated person, you'll need to know how such things as cloning, genetic engineering, the world food supply, diseases and extinction of species relate to our lives and how we can impact such issues.

There's another good answer: Colleges will expect you to understand the sciences, especially if you hope to pursue a rewarding career in medicine, pharmacy, physical therapy, nursing, zoology or one of many other areas.

The Big Science Myths

Myth Scientists wear white lab coats and dissect frogs or mix chemicals all day.

Wrong. Most scientists seldom wear a lab coat or even a pocket protector. Most of them never dissect anything, though some of them may. Some of them spend time on research sites located on every continent around the world, and of course, in the oceans and freshwater, too.

Myth Humans know just about all there is to know about chemistry and living things on the planet, so there won't be much for me to discover in the sciences.

Hardly! Species are disappearing faster than we can study them. We've only begun to scratch the surface in understanding the human body and brain. And what about all the chemicals yet to be discovered in plants and animals of the rain forests?

Keys to success in the sciences:

1. Learn how to read, write, and think critically.
2. Learn how to take good notes.
3. Learn how to use computers; there is a lot of great science information on the World Wide Web.
4. Learn to notice even the smallest details.
5. **(Maybe the most important key)** Learn to love those math classes!

Natural sciences outside the classroom:

1. Watch science shows on TV.
2. Visit science sites on the World Wide Web, where you will find lots of science facts, pictures, sounds, and even videos.
3. Read science magazines—which often have great articles and photos.

Social Sciences (Social Studies)

What are social sciences?

Social science (or social studies) is the study of people and their behavior, past and present. Social science classes that you might take in high school include:

- History classes
- Sociology
- Psychology
- Government

Why study social sciences?

Social science helps us make sense of the world and helps us make better decisions. For example, a knowledge of political science (or government) helps people make good choices as voters. Sociology and anthropology make us aware of the diversity in our society and the world; they help us understand the differences among people.

The secret to success in the social sciences?

One skill is especially important for success: the ability to think independently about material presented in class or in a textbook. It's impossible to try to memorize all the material in a social science class. Don't even try it. To succeed, you need to separate the most important material from the less important material.

Social sciences outside of school:

Social science is everywhere. If you're involved in student government, key club, scouting, 4-H, church or synagogue activities, or any community service, you're learning about social science. When you read a newspaper or magazine, you're a social scientist.

Myths about the Social Sciences

Myth History is just memorizing names, dates, and battles; studying history is a waste of time.

In today's world where war, revolution, and famine occur every day, history is the key to understanding these events. History is the story of the human experience, and without an understanding of that experience (and learning lessons from it), humanity is doomed to make the same mistakes over and over.

Myth Studying the social sciences may be interesting, but it's not going to prepare me for a career.

A background in the social sciences is excellent preparation for many careers, as well as for graduate school (to pursue a higher college degree), professional school (to prepare for a specialized career), or law school. Social scientists can be found working in criminal justice and law enforcement; in community work and social service; in the business community; in federal, state, or local government; and in the judicial courts as lawyers and judges. In fact, political science, history, and sociology are among the most popular areas of study for students hoping to go on to law school.

Foreign Languages

Which foreign language courses are college prep?

All foreign language courses are college prep. And the more you take, the better. Most colleges require two years of a single foreign language for entrance, and some require three. Once you arrive at college, your foreign language skills may be evaluated by a placement exam. This is why *it's important to take language courses throughout your high school career*. If you haven't taken a language course for a year or more, you probably won't remember enough to do well on placement exams or in college language courses.

Why study a foreign language?

No matter what career you choose, knowledge of a second language will give you a real advantage.

- Ever hear the term *global economy*? Businesses work closely with companies in other countries.
- Many careers, from physician to plumber to police officer, involve languages other than English.
- Plan to visit a foreign country? Once you get off the tourist track, or if your car breaks down, or if you want better service in restaurants and stores, your knowledge of a foreign language will become a real asset.

Foreign Language Myths

Myth Foreign languages are hard to learn.

Foreign languages are just like any other subject. They require study, some memorizing, and regular use. Besides, you'll learn a foreign language differently than your parents did. You have the advantages of new technologies and ideas about language learning.

Myth I'll never use a foreign language outside of the classroom.

Other languages are all around us. Have you ever thought about how many more newspapers, magazines, and books you could read, movies and TV programs you could understand, websites you could visit, people and places you could get to know with another language? Contribute to your community and your country through your ability to gather information and connect beyond the world of English.

Secrets of success in foreign language study

- Spend 20 minutes each day reviewing vocabulary and grammar. Don't wait until the day before an exam to cram!
- Make flash cards with new vocabulary words and the English equivalent on the other side.
- Get one of the new CD-ROM programs to supplement your learning.
- Keep a writing journal in a foreign language to get more writing practice.

What activities outside of school will help me with foreign languages?

- Check out foreign language videos from the library or video store.
- Get on the World Wide Web. Read the news or access travel information in a foreign language.
- Buy or borrow magazines or simple books in a foreign language.

Visual and Performing Arts

What are visual and performing arts courses?

The term “the arts” usually refers to dance, music, drama/theater, and the visual arts. If you can, take courses in several areas to experience what each has to offer. Most schools offer courses in art (painting, drawing, or media) and vocal or instrumental music. Some schools are able to offer specialized courses, which might include modern and folk dance, ballet, ceramics, computer graphics, and art history. Basically, an art class should:

1. Involve you in the creation or performance of works of art or
2. Help you understand and appreciate works of art

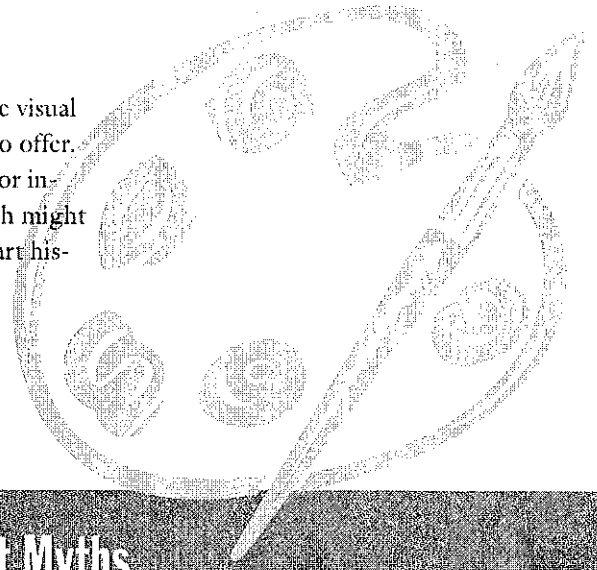
So why study art?

Studying art can be its own reward. If you have attended a concert, listened to a CD, or acted in a school play, then you have an interest in the performing arts. People make choices every day that are more about art than they might think. When you choose what clothes to wear or how to decorate your room, you are making an artistic (or *aesthetic*) decision.

The arts are a key to understanding people. The arts have always allowed individuals and societies to express their most profound ideas, feelings, and values in special ways. And they still do—you probably know people who identify themselves at least in part by how they dress or what music they listen to. It’s impossible to fully understand any culture, including your own, without understanding the role of the arts in the life of the community.

Three keys to success in the arts

- 1. Experiment** - The greatest artists try many, many different approaches before finding the one they want.
- 2. Practice** - Even the most accomplished musician will spend hours each day practicing for a performance, listening to each note to determine if it’s too long or short, too loud or too soft.
- 3. Remember** - “Beauty is in the eye of the beholder.” In other words, different styles may appeal to different people, but there’s no right or wrong in the arts, as long as an artist can defend a decision to do what he or she did.



Art Myths

Myth Without “talent,” you won’t get anything out of the arts.

Truth is, everyone can enjoy and participate in the arts. Even if you don’t become an artist or an opera singer, you can still enjoy an art exhibit or a concert, or even dabble in the arts in your spare time.

Myth The arts are not really very useful or important when compared to other subjects like math or science.

Actually, the arts can help you develop creativity, discipline, concentration, observation, and problem-solving skills as well as the willingness to experiment and innovate—good qualities for any subject area or field! Plus, if you know about the world’s arts, you can better understand and communicate with people of other cultures.

Advice from Someone Who's Been There

There are three pieces of advice that I would give to someone preparing for their future in college: **respect others, get involved, and think for yourself.**

In school, whether it's middle school, high school, or college, your world will be opened to many new opportunities. How you choose to respond adds up to the experience of life and defines your individual personality. You may not always have the same viewpoint as another person. However, you should always keep an open mind, no matter how different their ideas are from your own. A college campus is a place where people are encouraged to think about what is important to them and express their opinions and feelings. It is also a place where people are expected to respect each other's ideas, even if they don't agree with them. **Keep in mind that much of the college experience is about encountering diversity.** How you handle new situations and people will shape your future greatly.

Second, take advantage of the many opportunities you have in school—there is so much the world has to offer. This includes participating in extracurricular activities, such as sports, band, or a service or activity club. These experiences and memories will be some of the richest of your life. **You should never be scared to participate because you are afraid of failure.** It is far better to try something and find out it may not be right for you than to look back and regret not trying at all.

Most importantly, learn to decide for yourself what you need to do. Many decisions are not clearly defined as good or bad. Always remember, just because "everyone else is doing it" does not make it the best choice, just the easier choice. **Individuality means you can think for yourself and be creative.** In my life I have made many choices, probably as many bad as good. The bad choices have taught me many things. I believe you learn as much about yourself from your failures as you do from your successes.

As you are experiencing life, remember to believe in yourself. Only you know what you have inside your own heart.

People like to call them dreams; I like to think of them as goals for the future.

Rob Sheard
Major: Communications
The Ohio State University

Study Tips from the Experts

"Set aside a block of time every evening to study, and treat it like a job."

Tara Richard, Nursing

"Make use of notecards or flashcards when you have lots of information to remember so that you don't have to fumble through your notes to find what's really important."

James Walker, Political Science

"While in high school or junior high, make yourself read a lot, so you are used to the bigger reading demands when you head to college."

Katie Newlon, Agribusiness and Applied Economics

"Shortly after class, rewrite your notes. This allows you to reorganize your thoughts, makes your notes easier to study, and gives you an extra review."

Stephanie McFarland, Theater

"Look over your class notes later on the same day you took them. I find that looking over notes the day of class goes a long way, rather than trying to read and memorize all the material the night before an exam."

Marc Lavender, Biology

"Sit in front of the classroom whenever possible. It helps you pay attention."

Laura Husted, Molecular Genetics and Zoology

"Location, location, location: find a spot where you can create your personal study environment away from distractions."

Joanna Zitnik, International Studies

"Really think about what you learn. Don't just memorize information; understand concepts."

Jeff Blair, Classics

College classes can be more demanding than high school—in one quarter (ten weeks) or semester (fifteen weeks), college students cover more material than high school students do in a year. Successful college students are the ones who have developed good study habits in middle and high school. Here, eight Ohio State students offer their best study tips.



How to Finance a College Education

Warning:

The contents of this page may be more appropriate for parents, guardians, or other adults who are interested in this sort of thing.

First of all, remember that you are responsible for finding the money to pay for your student's education. The first place to look for funding is your family's discretionary income and savings. All colleges and universities will assume that parents are willing to invest a substantial proportion of their available cash in a college education for their child.

It's best to start saving early for college. Even a few dollars a week, put away regularly in an account that pays interest, can yield a substantial amount of money for college. The state of Ohio also offers the Ohio Tuition Trust Authority, which allows families to pre-purchase tuition credits to be used later at any state-supported university in Ohio.

But don't rule out college because you think you can't afford it!

Many students qualify for financial aid to cover some or all of the cost. Nationwide, about 60% of all college students receive some form of financial aid.

It helps to know the basics.

How much does college cost?

For 2000–2001, the average tuition for public four-year colleges and universities was \$3,510, ranging from less than \$4,000 to more than \$8,000. The average tuition for private four-year colleges for 2000–2001 was \$16,332, ranging from \$12,000 to more than \$20,000. Room and board at nearly any college adds an additional \$4,000–\$6,000, and students have other costs such as books and supplies, transportation, clothing, toiletries, and entertainment (*The College Board, Trends in College Pricing, 2000*).

How is financial aid eligibility calculated?

Eligibility is determined by using two figures—the amount a year will cost at a particular school (budget or cost of attendance) and the amount that your family can afford to contribute (expected family contribution).

The budget varies from school to school and includes such items as tuition and other fees, books, room and board, and living expenses.

What's a FAFSA?

The Free Application for Federal Student Aid. This form must be filled out in order for you to apply for most types of financial aid, particularly need-based aid. It's available from college financial aid offices and in high school guidance offices in January each year.

The expected family contribution (EFC) is calculated yearly by the federal government from information provided on the Free Application for Federal Student Aid (FAFSA) and is constant from school to school.

The cost of attendance minus the EFC leaves the student's financial need—it is this figure that schools attempt to meet with need-based financial aid funds.

Where does financial aid come from?

Some financial aid comes from the college or university itself. This may be scholarship money awarded for excellent grades or performance ability, or it may be grant, work, or loan assistance awarded to meet financial need.

Much of the financial aid awarded comes from the federal government. Federal aid programs are awarded to meet financial need. The grant programs, Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG), are given to the students with the lowest EFCs, while the Federal Work-Study Program, the Federal Perkins Loan, and the Federal Family Education Loan or William D. Ford Federal Direct Loan Program are available to a wider range of families.

What if you can't come up with the "family contribution"?

The federal government offers parents the ability to borrow from the Federal Parent Loan for Undergraduate Students (PLUS) to replace expected family contribution.

What other options do you have?

You may wish to explore private scholarship opportunities via your local library or on the World Wide Web at www.finaid.org. Many schools offer payment plans to allow you to spread your payments over the course of a term.

Where can you get more information?

For more information, consult the College Board's annual publication, *The College Cost and Financial Aid Handbook*.

Cost of education (student budget)

Expected Family Contribution (EFC)

FINANCIAL NEED

The Four Types of Financial Aid

Scholarship: Gift aid (not to be repaid) awarded to a student on the basis of superior academic performance or other outstanding talent.

Grant: Gift aid (not to be repaid) awarded to a student on the basis of financial need.

Student loan: Funds loaned to a student for college expenses must be repaid, but often repayment is not required until after a student is out of school. Interest rates for student loans are typically more manageable than those associated with other loans.

Federal work-study program: A self-help program which allows a student to work on campus and earn federal funds to help with college costs.

Frequently Asked Questions

1 When should I begin visiting colleges?

It's never too early to start visiting colleges and universities. Visiting campuses in your early high school years will help you figure out what kind of environment you prefer (big or small campus, located in a city or a rural environment, etc.). Try stopping at campuses that are on your route when taking family vacations, or make plans to visit friends and relatives who are college students or who live near campuses. As a general rule, you should begin making visits to specific colleges of interest by your junior year of high school.

2 How difficult is college? How smart do you have to be?

College will be a greater academic challenge than high school. Even though you will take fewer courses at a time in college, those courses will require more outside preparation than high school courses do. Students taking four or more classes at a time in college are usually referred to as "full-time students" because the work load and time commitment is much like a full-time job.

3 What if I don't know what to major in when I get to college?

You won't be alone. Most students enter college undecided about a major or change their minds at some point after starting. Many colleges offer thousands of different classes—and give you time to explore the possibilities. Most colleges don't require students to choose a specific major area of study until their third year.

4 Does it hurt my chances of receiving financial aid if we have money saved for my education?

In most cases, students whose parents have saved for college are still able to receive financial aid, but end up with less loan indebtedness. This benefits the family, because it's much cheaper to save than to borrow. A typical graduate who borrows to pay for college has an average of \$174 per month in student loan payments. A student who can avoid borrowing due to savings will start his or her life as a college graduate without the burden of student loan payments.

5 What role do extracurricular activities play in the college admission process?

Colleges and universities are looking for well-rounded students, and extracurricular activities like student government, school clubs, sports, yearbook, a part-time job, or

volunteer activities are experiences that most colleges value. Remember, however, that colleges will consider academic factors above all others.

6 What are my chances of graduating from college in four years?

At colleges around the country, the average time to graduation is more than four years. Why? Some students change their major several times and need to take more course work than students who stick to one area. Students also often take advantage of special programs such as co-operative education, internships, or overseas study, which are valuable experiences but can delay graduation. Many students work to help pay for college and may not take a full load of classes each term. There are many students, however, who do graduate in four years. It just depends upon the choices you make.

7 What is more important: taking harder courses or maintaining a higher GPA?

It is important that you challenge yourself while in high school by taking difficult coursework. This will prepare you for the demands of the college classroom. Most colleges and universities will look at both your course selection and your grades in the admission process and balance them together. Of course, you should make sure that you are choosing the best course for your level. It's not a good idea to get a very poor grade in an advanced course because it is over your head!

8 What credits from eighth grade count toward college?

Most credits from before high school will not count toward college. However, if you take Algebra I or the first year of a foreign language in the eighth grade, many colleges and universities will count those courses as part of your college prep curriculum.

9 Do colleges and universities have programs and services in place to help students with special needs?

You will find that each college and university is different, but most will offer help to students with special needs. Some common programs and services are programs to help students with physical or learning disabilities, honors programs for exceptionally talented students, programs and services for under-represented minority students, and tutoring services for students needing additional help with particular academic areas.

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