****

**2015-2016 Junior to Senior**

**“To-Do” Checklist for**

**Post-secondary education (IA)**

**WHAT IS “POST-SECONDARY EDUCATION?”**

Post-secondary education is the study beyond high school. It provides you with the additional training needed to attain a career.  Institutions of post-secondary education include not only four-year colleges and universities but also two-year community colleges, eighteen-month professional and trade schools. At the end of a prescribed course of study, a degree, diploma, or certificate is awarded.

Examples of post-secondary education include:

* 4-year Bachelor’s degree (Iowa State, University of Iowa, Drake University, Northern Iowa University, etc.)
* 2 year Associate’s degree (Central Iowa Community College, Iowa Western Community College, etc.)
* Certification (Cosmetology or barber school, computer technology school, trade school, tech school, vocation school, etc.)
* Military (Army, Navy, Air Force, Marines, National Guard)

In America, more education/training = being more likely to be employed.  Let’s look at how recent college graduates stack up to high school graduates:

* **42%** are employed without a high school diploma
* **64%** are employed with a high school diploma
* **78%** are employed with a high school diploma and some post-secondary education
* **87%** are employed with a high school diploma and a post-secondary degree

But most importantly, the more education/training you receive the more money you will make!  Let’s take a look at the average annual earnings in respect to the different education levels:

* High school diploma with no degree/certificate – *$29,112* *a year*
* Certificate – $31,468 a year
* Associate’s Degree – *$37,044 a year*
* Bachelor’s Degree – *$39,420 a year*
* Graduate Degree – *$47,212 a year*

**WHERE DO I GET STARTED?**

1. *Create a personal e-mail account.* *This is how you will communicate with colleges and scholarships that you apply for, and vice versa.*
	1. *Good examples:* *dadams@hotmail.com**,* *demoineadams@gmail.com*
	2. *Bad examples:* *Igotswag2014@hotmail.com**,* *prettyprincess99@gmail.com*
2. *Meet with your school counselor.* C*heck your credit status for graduation as well as courses needed to meet college admission requirements (Math, Science, English, Foreign Language, etc.).*
3. *Set a goal to have AT LEAST a 2.5 cumulative GPA. Your cumulative GPA determines your class rank, admission to certain colleges, and scholarship opportunities. For more details about your cumulative GPA, talk to your school counselor.*
4. *Take the ACT exam.* *Most four-year colleges ask for your ACT score. To be admitted into most four-year colleges, you need to score at least a* ***20.*** *The sooner you take it, the more opportunities you will have to re-take it until you get the score you need. Please see below the upcoming ACT test dates and talk to your counselor about signing up or by visiting their website at* [*www.actstudent.org*](http://www.actstudent.org)*.*

|  |  |  |
| --- | --- | --- |
|  Test Date | Registration Deadline | (Late Fee Required) |
| February 6, 2016\* | *January 8, 2016* | *January 9–15, 2016* |
| April 9, 2016 | *March 4, 2016* | *March 5–18, 2016* |
| June 11, 2016\*\* | *May 6, 2016* | *May 7–20, 2016* |

1. *Research 3-6 post-secondary schools you’re interested in. You need to research the schools you’re interested in by either visiting their website and/or visiting their campus in person. You want to learn as much as you can about each school you’re interested in to 1) make sure they offer the program that you need to attain the career that you want, 2) understand the admission requirements, 3) become familiar with the costs, 4) learn about the housing options, and 5) available scholarship opportunities. When choosing a post-secondary school, it is in your best interest to AT LEAST 3 schools:*
	1. *A****Reach/Dream School****is a post-secondary school that you would love to attend, but statistically it will be challenging to get accepted.*
	2. *A****Match School****is a post-secondary school that is a good "match" for you (i.e., your profile aligns with students who are typically accepted and would have a high percentage of being admitted to this college).*
	3. *A****Safety School****is a post-secondary school that you know you will be accepted to based on your profile.*
2. *Draft your personal essay/statement. Many scholarship applications request students to write a personal essay. And the sooner you get started on this, the easier your scholarship application process will be in the fall. Your personal essay/statement gives you an opportunity to communicate your career aspirations, post-secondary education goals, family background, obstacles and challenges you had to face, and why you need additional scholarship funding to the scholarship committee. Your personal essay/statement should only be one page, four paragraphs and you need to have at least 2 people (including your mentor) look it over for spelling and editing purposes.*

**IOWA COLLEGE ACCESS NETWORK (ICAN)**

The ***Iowa College Access Network (ICAN)*** empowers students in Iowa to achieve their educational and career goals through statewide comprehensive outreach, initiatives and partnerships with schools, groups and businesses.  Planning for college and filing for financial aid can be confusing and intimidating, whether you’re doing it for the first time or the ninth. For that reason, ICAN representatives travel the state bringing college access programming into individual communities and schools. ICAN staff can also meet individually with students and their families at the ICAN offices in Cedar Rapids and West Des Moines. All ICAN programs and services are offered **without charge**!

ICAN outreach representatives provide assistance in the following areas:

* Plan for high school success
* Plan for college success
* College selection
* Career exploration
* ***Assist with financial aid filing, including the Free Application for Federal Student Aid (FAFSA)***
* Receive assistance with financial aid verification.
* Review and compare award letters
* Understand student loan options
* Explore alternative funding for college
* Search for scholarships

**ICAN Scholarship Database**

ICAN has compiled this list of scholarships to help Iowa students search scholarship quickly and easily. This is in no way a complete list of all available scholarships. The organizations listed, not ICAN, are responsible for administering the scholarships.

*Please note:*

* *All scholarships are for Iowa students unless otherwise stated.*
* *For more information on any scholarships, contact the organization listed.*
* *Some annual scholarships may show a date that is past, depending on when you search. Please contact the organization listed about current opportunities.*

For more information on how ICAN can help you plan for, apply for, pay for and succeed in education, please visit their website at [www.icansucceed.org](http://www.icansucceed.org).

# COST TO ATTEND POST-SECONDARY EDUCATION

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Two-year Community Colleges** | **\*Four-year Public Colleges** | **\*Four-year Private Colleges** | **\*Career or trade schools (cosmetology, computer tech, etc.)** |
|  |  | COSTS PER YEAR |  |  |
| **Tuition & Fees** | $3,200 - $5,200 | $5,500 - $8,100 | $14,000 - $35,000 | $3,500 - $18,000 |
| **Books** | $1,000 - $1,600 | $1,000 - $1,300 | $900 - $1,500 | $800 - $1,900 |
| **\*Room and Board** | $5,400 - $7,800 | $5,600 - $9,200 | $6,400 - $9,500 | No campus housing |

|  |  |  |  |
| --- | --- | --- | --- |
| **School Name** | **Tuition and Fees** | **Room and Board\*\*** | **Estimated Books and Supplies** |
| **Regent Universities (Four-year Public)** |
| Iowa State University | 7,726 | 7,721 | 1,043 |
| University of Iowa | 8,057 | 9,170 | 1,090 |
| University of Northern Iowa | 7,635 | 7,649 | 1,054 |
| **Private Non-Profit Colleges and Universities (Four-year Private)** |
| AIB College of Business | 14,040 | 5,286 | 1,440 |
| Allen College | 18,103 | 7,281 | 1,200 |
| Briar Cliff University | 25,642 | 7,542 | 1,100 |
| Buena Vista University | 28,314 | 8,180 | 885 |
| Central College | 29,540 | 9,594 | 1,040 |
| Clarke University | 26,950 | 8,140 | 1,040 |
| Coe College | 34,220 | 7,700 | 1,000 |
| Cornell College | 35,222 | 7,900 | 800 |
| Dordt College | 25,100 | 7,250 | 1,130 |
| Drake University | 29,556 | 8,680 | 1,100 |
| Emmaus Bible College | 14,500 | 6,200 | 600 |
| Faith Baptist Bible College | 15,020 | 5,988 | 1,040 |
| Graceland University | 22,630 | 7,580 | 1,040 |
| Grand View University | 21,826 | 7,334 | 900 |
| Grinnell College | 41,004 | 9,614 | 900 |
| Iowa Wesleyan College | 24,300 | 7,980 | 1,040 |
| Loras College | 28,165 | 7,660 | 1,100 |
| Luther College | 36,100 | 6,220 | 1,040 |
| Maharishi University of Management | 26,430 | 7,400 | 1,200 |
| Mercy College of Health Sciences | 14,460 | 5,000 | 1,400 |
| Morningside College | 25,000 | 7,620 | 1,020 |
| Mount Mercy University | 25,400 | 7,840 | 1,200 |
| Northwestern College | 25,740 | 7,770 | 1,040 |
| Palmer College of Chiropractic | 30,975 | 11,870 | 1,370 |
| Simpson College | 29,529 | 7,963 | 1,000 |
| St. Ambrose University | 25,970 | 9,195 | 1,200 |
| St. Luke's College | 16,990 | 7,650 | 1,550 |
| University of Dubuque | 24,535 | 7,880 | 950 |
| Upper Iowa University | 24,400 | 7,290 | 1,400 |
| Wartburg College | 32,740 | 8,315 | 1,100 |
| William Penn University | 23,210 | 5,472 | 1,150 |
| **Community Colleges (Two-year Community Colleges)** |
| Des Moines Area Community College | 3,990 | 5,908 | 1,316 |
| Eastern Iowa Community College | 3,840 | 7,434 | 1,600 |
| Hawkeye Community College | 4,278 | 8,080 | 1,000 |
| Indian Hills Community College | 3,456 | 5,160 | 936 |
| Iowa Central Community College | 4,200 | 5,350 | 1,040 |
| Iowa Lakes Community College | 4,669 | 5,300 | 1,300 |
| Iowa Valley Community College | 4,970 | 6,100 | 1,100 |
| Iowa Western Community College | 3,336 | 7,595 | 1,040 |
| Kirkwood Community College | 3,840 | 1,040 |
| North Iowa Area Community College | 4,506 | 5,351 | 911 |
| Northeast Iowa Community College | 5,216 | 5,645 | 1,800 |
| Northwest Iowa Community College | 5,190 | 5,553 | 1,134 |
| Southeastern Community College | 4,260 | 6,682 | 1,040 |
| Southwestern Community College | 4,440 | 5,650 | 1,500 |
| Western Iowa Tech Community College | 3,444 | 4,977 | 960 |
| **Private For-Profit Colleges and Universities** |
| Ashford University | 16,270 | 6,000 | 1,150 |
| Kaplan University | 15,262 | 5,544 | -- |
| Waldorf College | 19,820 | 6,688 | 1,040 |
| *\* Institutions report typical tuition, required fees, room and board, and other expenses for Iowa-resident,* |
| *full-time undergraduate students for the full academic year.*  |
| *\*\* Room and board estimates may be based on on-campus or off-campus residence.* |
| *Source: Iowa College Student Aid Commission* |

## WAYS TO PAY FOR POST-SECONDARY EDUCATION

There are four ways that mentees can pay for their post-secondary education without using their own money:

1. ***Pell-grants –*** *a post-secondary educational Federal grant funded by the U.S Department of Education as determined after the filing of the FAFSA, which is to help students of low-income families in receiving financial aid. Students do not have to pay back these funds and are usually awarded based off of financial need.*
2. ***Scholarships -*** *a grant or payment made to support a student's post-secondary education. Students do not have to pay back these funds and are usually based off their academics, financial need, involvement, athletics, and other specific criteria.*
3. ***Work-Study Programs –*** *a federally funded program that assists students with the costs of post-secondary education as determined after the filing of the FAFSA. It helps students earn extra financial funding through a part-time job on campus.*
4. ***Federal Student Loans –*** *a student loan provided by the federal government as determined after the filing of the FAFSA. Students have to pay back these funds with interest after they complete their post-secondary education.*

##### PELL-GRANTS

***Pell-grants*** are student financial aid money provided by the federal government or another entity, such as a school or a state government, to help students pay for college or trade school. The *Free Application for Federal Student Aid* (known as the *FAFSA*) is a form used by prospective college students to determine their eligibility for student financial aid which includes ***Pell Grant***, ***Federal Student Loans***, and ***Federal Work Study***.  The U.S. Department of Education’s federal student aid program delivers billions of dollars to students each year, representing a substantial federal commitment to provide financial assistance for post-secondary students.  In 2015-16, students can receive up to ***$5,775*** ***grant money*** to go to college. The U.S. Department of Education begins accepting this application beginning **January 1** of each year for the upcoming academic year. Each application period is 18 months; most federal, state, and institutional aid is provided on a first come, first served basis. Students are advised to submit a FAFSA as early as possible for consideration for maximum financial assistance.

In order to receive ***Pell-grant*** funding, students and/or their parent(s)/guardian(s) must complete the FAFSA beginning **January 1**. Students will need to have several records/documents on hand to fill out application questions.  This information is used to determine families or individuals financial contributions to students’ post-secondary education, referred to as the *Expected Family Contribution* (EFC).  The EFC is a calculation based on income and assets and a pre-determined formula.

The ***Expected Family Contribution (EFC)*** estimates the expected contribution of a student’s family for the year and helps gain insight into the student’s financial aid eligibility.  It is a measure of a student’s family financial strength and is calculated according to a formula established by law.  The family’s taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula.  Also considered are the family size and the number of family members who will attend college during the year.

The information you report on your Free Application for Federal Student Aid (FAFSA) is used to calculate your EFC.  Schools use the EFC to determine a student’s federal student aid eligibility and financial aid award.  **PLEASE NOTE**:  A student’s EFC is **not** the amount of money the family will have to pay for college **nor** is it the amount of federal student aid a student will receive.  It is a number used by the school to calculate the amount of federal student aid they are eligible to receive.

###### SCHOLARSHIPS

A ***Scholarship*** is an amount of money that is given by a school, an organization, etc., to a student to help pay for their post-secondary education. Most scholarships are paid directly to the post-secondary school the student attends, rather than issued directly to the student. A scholarship does not have to be repaid by the student. Scholarships are most often given, but not limited, to students for the following reasons:

1. **Academic:** These awards are based on a student’s academic abilities, and often factor in an applicant’s extracurricular activities and community service record. The most common academic scholarships, awarded by either private organizations or directly by a student’s intended college, recognize academic achievement such as GPA (grade point average) or high scores on standardized tests (ACT, SAT, etc.).
2. **Need-based:** These awards are based on the student and family’s financial record and require applicants to fill out a Free Application for Federal Student Aid (FAFSA) to qualify if the scholarship is a federal award. Private need-based scholarships also often require the results of a FAFSA, which calculates a student’s financial need through a formula that looks at the expected family contribution and cost of attendance at the intended college.
3. **Student-specific:** These are scholarships for which applicants must initially qualify based upon gender, race, religion, family and medical history, or many other student-specific factors. Minority scholarships are the most common awards in this category.
4. **Career-specific:** These are scholarships a college or university awards to students who plan to pursue a specific field of study. Often, the most generous awards to students who pursue careers in high-need areas such as education, nursing, engineering, or agriculture.
5. **College-specific:** College-specific scholarships are offered by individual colleges and universities to highly qualified applicants. These scholarships, given on the basis of academic and personal achievement, usually result in either a full-ride to the college, or for a reduced rate of tuition.

*Other common criteria used to award scholarships*

|  |  |  |  |
| --- | --- | --- | --- |
| GPA | **Financial Need** | **Ethnicity** | **ACT/SAT score** |
| **Field of study** | **First-generation student** | **Talents** | **Community service** |
| **Employer** | **Leadership** | **College choice** | **Activities** |
| **Military service** | **Disability** | **State of residence** | **Gender** |

###### WORK-STUDY

The ***Federal Work-Study program*** is an educational plan in which students alternate between paid employment and formal study. It provides a method for postsecondary education students to earn funds that are used toward their education. The program is based on financial need and students must be accepted into the program to qualify.

Eligible college students join work programs through their college to earn money for tuition and other expenses. There are many different types of jobs that qualify for the program. Students are assured of receiving at least federal minimum wage for the duration of their employment. The Federal Work-Study program helps to ensure that college students who are truly in need of the money get the jobs. Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study.

**How it works**

Federal Work Study funding is given to institutions to provide part-time work opportunities for students with financial need and/or involved in certain majors. Federal funding is made to participating institutions based on requests made by the institutions. A statutory formula is used to help institutions determine the allocations to request. Once funds are allocated to each institution it is up to that school to administer the funds. Once all the funds for the institution have been allocated no more students can participate that year. Some of the jobs offered are often reading tutors for young children, literacy tutors and mathematics tutors. Other jobs can be on campus such as working in the library or student center or performing administrative functions in the office. Some institutions may have restrictions on the number of hours per week that you can work. Also, there may be restrictions that pertain to your grade point average. For example, if your grade point average slips below a certain point, the college may not allow you to work through the FWS program. ***To apply for the Federal Work-Study Program and determine if you qualify and how much money you will receive, students must file the Free Application for Federal Student Aid (FAFSA).***

FEDERAL STUDENT LOANS

***Federal Student Loans*** are a form of financial aid provided by the government as a part of a student’s financial aid package after completing their FAFSA to help students afford post-secondary education. Student loans must be repaid in contrast to other forms of financial aid such as scholarships and grants. It’s important to understand and contrast the different types of loans offered to students. Research studies show that ***OVER 70%*** of college students take out student loans. Generally, there are two types of student loans:

* *Federal Student loans*: These loans are funded by the federal government.
* *Private Student loans*: These loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school.

If a student needs to borrow extra money to pay for college or career school, they should start with federal student loans. There are 3 types of federal student loans are:

1. [*Direct Subsidized Loans and Direct Unsubsidized Loans*](http://studentaid.ed.gov/types/loans/subsidized-unsubsidized)
2. [*Direct PLUS Loans*](http://studentaid.ed.gov/types/loans/plus) *(for graduate and professional students or parents)*
3. [*Federal Perkins Loans*](http://studentaid.ed.gov/types/loans/perkins)*.*

## HOW TO APPLY FOR SCHOLARSHIPS

Many scholarship applications request students to write a *personal essay* or *statement*. A *personal essay* or *statement* is…

* An introduction to the scholarship committee
* A picture of the student
* An invitation to get to know the student, their goals, and their passions in life
* A student’s story

When applying for a scholarship, committees are looking for 3 things in your personal essay:

1. ***Introduction***. They want to know who you are – high school, hometown, etc. They also want to know that you know what you want - your interests and career path, motivation, and your end goal after you complete your post-secondary degree (career occupation, graduate school, etc).
2. ***Family background/Life experiences/Involvement***. They want to know if your parents and siblings went to college, any obstacles you had to face and overcome in life, and examples of hard work and perseverance. They also want to know what you were involved in both in and outside of school (clubs, organizations, sports, and community service).
3. ***Reasoning for applying***. They want to know your plan of staying committed in college, the importance of receiving their scholarship, and why you should receive their scholarship.

Writing a personal essay/statement is like writing an English paper that consists of four paragraphs - ***Introduction (1 paragraph), Body (2 paragraphs),*** and ***Conclusion (1 paragraph).*** Specific questions may be provided for students to answer, or in some cases students will have the freedom to write about the topic of their choice.  The personal essay serves as a writing sample and a chance for the student to present them as an individual.  It should be something that only the student could have written, which makes it “personal”.

The standard for a personal essay is normally:

* ***One page***
* ***Double-spaced***
* ***12-font***
* ***Four paragraphs***

|  |
| --- |
| ***Introduction – background, goals, career aspirations, and why you chose those goals & career aspirations*** |
| **\*4-8 sentences** |

|  |
| --- |
| ***Family background, obstacles you had to face, and any challenges you had to overcome*** |
| **\*4-8 sentences** |

|  |
| --- |
| ***Involvement - Clubs, organizations, sports, and community service activities*** |
| **\*4-8 sentences** |

|  |
| --- |
| ***Steps or plan to be successful in college*** |
| **\*4-8 sentences** |

**CAREER INTEREST INVENTORY**

**Follow the directions below to discover your career interests. This is a fun and easy activity.**

1. In each, section, circle the subjects, activities or people that are most appealing to you.
2. Count the number of items you circled in each section. Write this number at the end of each section.
3. Write the letters from the three sections containing the highest below, from greatest to smallest. This is your career code.

**R**

* Tending to animals
* Farming
* Selling livestock
* Working outdoors
* Talking to people
* Buying products for a company
* Study animal science
* Nurse animals back to health
* Study geography
* Work as a park manager

**TOTAL R = \_\_\_\_\_\_\_\_\_**

**E**

* Working with customers
* Selling a product
* Setting a budget
* Keep detailed reports
* Talking to people
* Buying products for a company
* Work in a hotel or amusement park
* Help people plan for retirement
* Hire people
* Market a product

**TOTAL E = \_\_\_\_\_\_\_\_\_**

##### My Career Code

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**C**

* Building things
* Repairing things
* Driving a truck
* Test the quality of products
* Operate equipment
* Do safety inspections
* Develop a product
* Work in a warehouse
* Plan for the shipment of goods
* Work in a production setting

**TOTAL C = \_\_\_\_\_\_\_\_\_**

**A**

* Playing an instrument
* Painting or drawing
* Writing a book
* Singing a song
* Dancing on stage
* Writing video games
* Troubleshooting computers
* Create a poster or brochure
* Build a website
* Design clothes

**TOTAL A = \_\_\_\_\_\_\_\_\_**

**I**

* Participate in science fairs
* Study astronomy
* Working in a science lab
* Nursing someone back to health
* Performing surgery
* Filling prescriptions
* Delivering a baby
* Performing x-rays
* Give massages
* Work as a personal trainer

**TOTAL I = \_\_\_\_\_\_\_\_\_**

**S**

* Helping people
* Teaching others
* Working with elderly
* Performing community service
* Work in a prison setting
* Collect taxes
* Work as an attorney
* Work overseas as an ambassador
* Help people overcome addictions
* Serve as a politician

**TOTAL S = \_\_\_\_\_\_\_\_\_**

***Realistic***

Environmental and Agricultural Systems Career Options

* Veterinarian
* Toxicologist
* Welder
* Livestock Buyer
* Game Warden
* Park Manager
* Farmer
* Botanist
* Geologist
* Bioengineer

***Enterprising***

Business, Marketing & and Management Career Options

* Buyer
* Financial Consultant
* Marketing Director
* Human Resources Administrator
* Supervisor
* Trainer
* Banker
* Hotel Manager
* Stockbroker
* Insurance Agent

***Conventional***

Industrial, Manufacturing, and Engineering Systems Career Options

* Chemist
* Shipping Clerk
* Carpenter
* Architect
* Equipment Operator
* Electrician
* Safety Technician
* Engineer
* Biologist
* Production Worker

***Artistic***

Communication and Information Systems Career Options

* Journalist
* Performer (Actor, Musician, Dancer)
* Video Game Programmer
* A/V Technician
* Web Page Designer
* Network Technician
* Graphic Designer
* Systems Analyst
* Digital Media Specialist
* Technical Writer

***Investigative***

**Health** **Sciences Career Options**

* Scientist
* Health Care Administrator
* Nurse
* Physician
* Radiologist
* Dietitian
* Fitness Instructor
* Lab Technician
* Pharmacist
* Astronaut

***Social***

Human Services and Resources Career Options

* Parole Officer
* Attorney
* Police Officer
* Fireman
* Immigration Officer
* Teacher
* Coach
* Pastor or Reverend
* Counselor
* Tax Auditor