



*Humankind has not woven the Web of Life,
We are but one thread within it.
Whatever we do to the web, we do to ourselves.
All things are bound together,
All things connect.*

Chief Seattle

Developing Your Vision While Attending College

Education is part of the web of life. We learn from our elders...we learn from nature. In the process, we learn to honor and support our own cultural roots and traditions.

This Web site is devoted to helping you make a college education a reality so your knowledge can benefit you, your family, and your tribe. Education is something to be pursued throughout a lifetime. Click on each quadrant of the medicine wheel to learn more about education's role throughout a lifetime.

Now is the time for discovering your natural abilities and interests. Your education is a building block toward self-confidence. While you're learning math and science, you also should be learning about your culture and rich history. You are a thread in the web of life.



Learning more as a young adult builds on skills you already have and can lead to a career or trade that enriches your life and increases your financial stability.



As an adult with responsibilities, you know that continuing your education keeps your skills sharp, keeps you moving forward, and sets an example to your children and your community.



As an elder, you have much to contribute from your education and life experiences to both kids and adults. By continuing to challenge yourself and learn new things, you will always have something valuable to share with your family and tribe.

Deciding to Attend College

Native Americans go to college for the same reason as any American—to make a better life for ourselves and our families. The benefits of attending college are undeniable.

During your college years, you will:

- Develop a vision for your future
- Acquire knowledge that can never be taken away
- Decide what work you will do in your life and obtain the skills you need to do that work
- Begin to provide a **brighter future** for yourself and your community
- Become a role model for your children and your tribe

The more you learn, the more of a resource you become to your community.

Remember Our Past...Build Our Future



The Facts

Did you know that...

- People with a college education have better job opportunities—even in hard economic times. For example, more than 14 percent of U.S. citizens without a high school diploma were unemployed in 2009, compared to 6.8 percent of people with an associate's degree http://www.bls.gov/emp/ep_chart_001.htm.
- A college education can help you fight poverty in your community. In hard times, the people with the least amount of education often suffer the most. In early 2010, the unemployment rate on some reservations often was between 50 to 75 percent (or more). However, 73 percent of graduates attend college to make a better life for their families and 64 percent want to use their education to help their people. (Source: American Indian College Fund.)
- People with a college education earn more money. In 2009, an individual with a bachelor's degree earned a median of \$1025 per week, while someone who failed to complete high school earned \$454 per week http://www.bls.gov/emp/ep_chart_001.htm.





*I have seen that in any great undertaking
it is not enough for a man to depend
simply upon himself.*

Lone Man (Isna-la-wica) Teton Sioux

How to Prepare Academically for College

Preparing academically for college will go a long way in making your life as a student a successful one. The good news is that you're not in this alone. There are many individuals and organizations eager to help you. They know that helping you also will help your family and your tribe.

Colleges today are made up of two types of students:

1. Students going directly **from high school to college**.
2. Nontraditional students, including men and women who delayed enrolling in college, **are returning to college**. Often they are financially independent and/or have children.

Preparing academically for college varies a bit depending on which type of student you are. From the two types described above, click on the one that suits you the most to learn more.

If you're thinking about college, but aren't sure how long it will take or how much college is needed in some careers, take a look at **Sample Jobs List**. If the job you want isn't listed, talk with someone at your high school or an academic advisor at a college—or check out the Occupational Outlook Handbook.

While you're preparing academically for college, you also should consider how you'll prepare financially for college. These steps will vary on whether you're in **high school** or are a returning student.





Going to College after High School

With any luck, you're reading this while you are still in high school. This is important because your high school teachers and counselors can provide you with a great deal of support and ideas.

The main step you can take right now is to do well in your high school classes. This is the foundation of your college future because your transcript is an important part of your college application. Also, consider taking some of the following steps:

- Look into advanced placement courses. These college-level courses are available in about 16 subjects and help prepare you for college-level work. Also, some colleges grant you college credit if you take an advanced placement course and pass the exam with a grade of 3.0 or higher. This can save you both time and money.
- Talk with your guidance counselor or academic advisor from the college you want to attend. Let this person know that you intend to go to college and **ask for his or her assistance**. The counselor or advisor could recommend **high school courses to take** and help establish relations between you and the colleges you are considering.

Everything on the earth has a purpose, every disease an herb to cure it, and every person a mission. This is the Indian theory of existence.

Mourning Dove Salish

- Value the arts. As Native Americans, we know that identity is expressed in many ways—and an important way is through art. Research has shown that students who take art courses and participate in arts (both visual and performing) often do better in school and on standardized tests.
- Be technology savvy. Make certain you're comfortable with computers. Many colleges encourage applying for admission online. Professors will expect you to complete—and perhaps research—assignments using a computer. You can also use the computer to research colleges and even apply for financial aid online.
- Become a leader. Become a leader in your school or community. Colleges think highly of students who have held a student government office, organized an event, or volunteered for a worthwhile cause.
- Ask your school counselor about high school educational programs that are linked with a tribal college or other local college. There are career-focused programs available that are offered by a network of high schools, local colleges, and, sometimes, local employers. Many of these programs are known as "tech-prep," "two-plus-two," or "school-to-work" programs. The high school classes in these programs are linked to the courses offered at the local or tribal colleges. In this way, your high school work better prepares you for college-level work.

Going to College after High School continued



- Ask about programs targeted for first-generation college students, low-income individuals and others who face special educational challenges to prepare for college. These programs include the federal **TRIO programs** and **Upward Bound**. Also, research whether the college you're thinking of attending has a Summer Bridge program that is aimed at helping first semester freshmen successfully transition from high school.
- Prepare for tests. Most colleges ask for your scores from the **SAT** (Scholastic Assessment Test) or **ACT** (formerly, the American College Testing Program). Depending on the college you choose, you also may take the **Accuplacer placement test**. The Accuplacer test assesses your reading, writing, and math skills. Based on the results, the school may decide that developmental (or remedial) classes are needed.
- Practice testing. SAT and ACT tests are given to high school students starting in their junior year. If you take them early enough, you can retake the tests to try to improve your scores. Ask your guidance counselor if there are classes you can take to prepare for the ACTs and SATs.
- Ask about the **Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT)**. This practice test not only helps you prepare for the SAT, but, if you score well, it could lead to scholarships.
- Use social networking sites. If you visit sites such as Facebook, Twitter, MySpace, etc., you can ask other college-bound students or people in college about their experiences and recommendations. BUT, remember these are informal chat sites and although you might get some helpful ideas, you also may get some false information. Check out any information with your high school or college before acting on any advice.



Recommended High School Courses for College-Bound Students *(from the U.S. Department of Education)*

Although academic requirements differ among colleges, the admissions requirements listed below are typical for four-year colleges. The specific classes listed here are examples of the types of courses students can take. The **ACT** and the **CollegeBoard** also have a similar list of courses that will help you prepare for college.

English – Four years

Types of classes:

- American Literature
- Composition
- English Literature
- World Literature

Mathematics – Three to four years

Types of classes:

- Algebra I
- Algebra II
- Calculus
- Geometry
- Pre-calculus
- Trigonometry

History & Geography – Two to three years

Types of classes:

- Civics
- Geography
- U.S. History
- U.S. Government
- World History
- World Cultures

Laboratory Science – Two to four years

Types of classes:

- Biology
- Chemistry
- Earth Science
- Physics

Foreign Language – Two to four years

Visual & Performing Arts – One year

Types of classes:

- Art
- Dance
- Drama
- Music

Challenging Electives – One to three years

Types of classes:

- Communications
- Computer Applications
- Computer Science
- Economics
- Psychology
- Statistics



Sample Jobs List

If you are you considering an associate's degree at this point, but might want to get a bachelor's degree later on, click here to **learn more**.

Two-Year College (Associate's Degree)	Four-Year College (Bachelor's Degree)	More Than Four Years (Various Graduate Degrees)
Computer Technician	Teacher	Lawyer
Surveyor	Accountant	Doctor
Registered Nurse	FBI Agent	Architect
Dental Hygienist	Engineer	Scientist
Medical Laboratory Technician	Journalist	University Professor
Commercial Artist	Software Engineer	Economist
Hotel/Restaurant Manager	Computer System Analyst	Psychologist
Engineering Technician	Dietician	Religious Cleric
Automotive Mechanic	Writer	Dentist
Administrative Assistant	Investment Banker	Veterinarian
Water and Wastewater Treatment	Graphic Designer	Public Policy Analyst
Plant Operator	Geologist	Librarian
Heating, Air Conditioning, and Refrigeration Technician	Social Worker	Zoologist
Veterinary Technician	Public Relations Specialist	Management Consultant
Physical Therapist Assistant	Physical Therapist	Pharmacist



A Tiered Approach to Education

An associate's degree makes good sense for many and can lend itself to a tiered approach to education and lifelong learning. An excellent example is the health-care field. Many jobs in this field require only a two-year degree, but you can move up when you get your bachelor's degree.

Let's say you get your associate's degree and become a certified physical therapist assistant with a salary of around \$43,000*. You like this field, but want to advance. So, you can finish the courses necessary to achieve a bachelor's degree and become a physical therapist with a salary of around \$71,000*. And, if you go on to earn an advanced degree, such as a master's or Ph.D., you'll have many options and increased salary potential while staying in the health-care field.

*Salary information from Salary Wizard, <http://swz.salary.com/>



Tell me and I'll forget. Show me, and I may not remember. Involve me, and I'll understand.

Native American Saying

Becoming A Returning Student

If you are a returning student—someone who left high school some time ago—you have certain advantages and challenges. Chances are you've been working and have a better idea of what an education can mean for getting ahead and earning more money for your family. You may know the frustration of having only a dead-end job. You likely have a clearer picture of your interests and the type of job you want.

Returning students can be focused students. Still, returning students often must balance family needs with school needs. To avoid becoming an overwhelmed student, consider taking some of these steps:

- Find a college that fits your life. Tribal colleges and many community colleges understand the needs of returning students. Because many of their students work while attending classes, they often offer evening or weekend classes. Some colleges, including four-year schools, offer family housing or on-site day care. Think about your family needs and look for schools that will help you balance school and family.

- Work with an academic advisor. This person can help you navigate the college admissions and financial aid process. An advisor can even help you achieve a GED (if you don't have one) and offer insights about careers. When in college, try to meet with your advisor every month or two to make certain you're on track to reach your goals.
- Be prepared to take the **Accuplacer placement test**. If it has been more than five years since you took the SAT or ACT, your college will need to assess your skills in math, reading, and writing. Depending on the results, your advisor may want you to take some refresher (remedial) classes. Students who don't have a high school diploma or GED and who want to apply for federal financial aid must take and pass the **Ability to Benefit** version of the Accuplacer test.
- Get the most from remedial classes. Although these classes don't offer college credits, they will help you prepare for college courses. Also, remedial classes teach other skills like time management and study skills. These skills are crucial to busy adults with families, households, and jobs to manage on top of their education.



- Look into the **College-Level Examination Program (CLEP)**. CLEP can give you college credit for what you already know if you earn qualifying scores on any of 33 examinations. The cost of a CLEP exam in 2010 is \$77, but this could save you hundreds or even thousands of dollars in tuition.
- Don't take on too much. If you've been away from exams and homework for a while, you'll need time to adjust. You may want to start with a trial run of classes (one or two) until you find your balance and develop time management skills.
- Identify resources. Every student experiences some "crunch" times, often around mid-term or final exams. Knowing people who can help you with babysitting or running errands can lower your stress level and keep you on track academically.
- Use social networking. If you use social networking sites, such as Facebook, MySpace, or Twitter, make contact with other returning students or even alumni. These students may be able to provide moral support and tips on balancing family, work, and school.

- Explore employer tuition assistance. Some employers offer assistance or time off from work while you are in school. In addition, the federal government provides credits for students going into certain jobs, such as for teachers who take jobs in disadvantaged areas. Your academic advisor can provide the details.

To help clarify your thoughts and concerns, consider completing the **Returning Student Worksheet**. After completing the worksheet you'll be better prepared to talk with an academic advisor to start setting a path to your college degree.

If you are you considering an associate's degree at this point, but might want to get a bachelor's degree later on, click here to **learn more**.

Returning Student Worksheet

Do I have my high school diploma or GED? If not, what steps will I take to get my GED?

I am interested in a career in:

This career will require (type of degree: associate's, bachelor's, or graduate):

What accredited colleges in my area offer this program?

Did I take the SAT or ACT within the last five years? (What were my scores?)

If I must take the Accuplacer Placement test, how will I prepare and who can give me advice on preparing for this test?

What services do I need from a college (on-site daycare, family housing, evening and/or weekend classes, online classes)?

How many classes can I realistically fit into my schedule?

Does my employer offer tuition assistance or time off to attend classes?

Who can I rely on to help me with family or other commitments during busy times?

What If My Career Plans Are Uncertain?

If you are still in high school, you may not know yet just what career is right for you. If you have been working a while, you may have a better idea of what you *don't* want instead of what you *do* want. Should you postpone college until you have a firm idea of your career goals? Not necessarily. Consider this:

Core Curriculum. Most colleges and universities require students to complete a set of “core” classes. These are classes every student must take to get a degree. Typically, the core courses involve math, science, literature/English, and history. By starting with these courses, you can hone your studying skills while researching a career.

Research a Career. When thinking about careers, you should consider your interests, abilities—and what the job truly entails.



For example, let's say you like computers, so you begin to think that a job as an IT professional might be a good fit. However, the more you research this job, you realize you'd work in an office all day and that doesn't appeal to you. Instead, you begin to think about how you once worked in construction and, although the work was hard, you liked being outside, seeing a building completed, and then moving on to a completely different building project. You begin to research what it would take to work in the construction management field. Construction managers oversee work on the job site and have a high degree of responsibility.

What If My Plans Are Uncertain? continued

One of the best ways to learn about a job is to talk with someone in that field. Better yet, if possible, ask if you can shadow the person for a day or week to get a firsthand look at the job.

When you meet with this person, ask the following questions:

- What education does your job require?
- Was it difficult to get a job after you graduated? What are my chances of getting a job in the field?
- What kind of pay can I expect?
- How many hours do you work in a typical week?
- How does your career mesh with your family responsibilities?
- What are the pluses and minuses of your job?



If you don't know anyone in the job you are interested in, talk with a librarian or school guidance counselor on how you can explore a career. You also can ask help from professional associations that represent the careers you are considering. Professional associations are nonprofit organizations that further a specific profession. These associations often have Web sites that include forums where you can post questions and interact with professionals in that field.

So, if you were interested in finding out more about construction management, you could visit the Construction Management Association of America (CMAA) Web site at <http://cmaanet.org/>.



What to Consider When Picking A College

- Do you want to leave home to attend college? Or, do you have family ties or job obligations that keep you close to home? If so, what colleges are nearby? Do they offer the courses you want?
- If your dream is to live on campus during college, be part of a large student body, and compete with students from all walks of life, then a four-year mainstream college may be the answer for you. (By mainstream, we mean a college or university that services the general population.) If not, you may want to consider a smaller community college or tribal college.
- A two-year community college is usually less expensive and more flexible in its admissions policies than a four-year university. On the other hand, the university will offer more advanced coursework, and you may find it has a more challenging environment. Of course, you can always take a tiered approach to college by starting at a community college and then transferring to the four-year university later. Also, keep in mind that if you go to an in-state public college or university, you will pay less (often much less) tuition than if you go out of state. A private school is usually much more expensive than a public school, although some students get enough financial aid to make up for the difference in cost.

What to Consider When Picking A College continued

- Are online courses the right option for you? Online classes offer some advantages. You can set your own schedule—you still have to turn in assignments on time, but as the ads say, “you can work in your pajamas.” Still, online courses have their cons too. In addition to needing a good computer, you’ll probably need high-speed Internet, which can be costly. Also, there’s little social interaction and instructor feedback is slower than raising your hand in class and getting an immediate answer. Lastly, you must be disciplined and have good study skills. Learning at home can be convenient, but it’s easy to postpone taking your courses and completing assignments until you run out of time.
- If the career you’ve chosen involves technical training, you may decide to go to a technical or business school instead of college. Keep in mind, however, that some technical schools are almost as expensive as college. It’s also very important to check out a technical school’s credentials and job-placement success because these schools vary widely in quality.
- If you want to attend a school that’s geared specifically to the needs of American Indian students, you may wish to consider a **tribal college**.
- After narrowing down your choices, call, e-mail, or write each school for information. Or, ask your high school guidance counselor for the information you need. If possible, visit your top college choices and talk to students on campus to see which school feels right for you. To organize your thoughts and the information that each school provides, consider using the **Researching Colleges** form.



Tribal Colleges: Educating The Mind and Spirit

Tribal colleges not only offer a wide array of college courses, but infuse Native culture into those courses. In fact, tribal colleges offer courses in American Indian languages and cultures. For many American Indians, tribal colleges are a way of honoring the past while preparing for the future.

There are 33 accredited tribal colleges in 12 states and others in Canada. Most are located on or near Indian reservations, communities, or pueblos.

Here are a few more **key facts** about tribal colleges.

Some tribal colleges offer two-year certificate programs or associate's degrees. However, an increasing number of tribal colleges offer four-year degrees and even advanced degrees.



Tribal Colleges: Educating The Mind and Spirit
continued

Here are a few reasons to keep tribal colleges on your list of schools to explore:

- All tribal colleges have an “open” admissions policy. This means that if you have a high school diploma or are working to earn one, you can enroll in tribal college.
- Tribal colleges not only train students for jobs, they work to help create jobs on reservations and pueblos where poverty is rampant.
- Tribal colleges offer community services, including alcohol and drug abuse counseling, preparation for high school GED exams, and child care.
- The cost to attend tribal colleges is kept to a minimum. The average tuition cost is approximately \$2,500.
- Approximately 56 percent of tribal college graduates from two year schools go on to a four-year institution, a far greater number than the transfer rate of community colleges in general.



- The “traditional” tribal college student is nontraditional. In tribal college classrooms, an 18-year-old high school graduate may sit next to tribal elders who never finished high school. Parents go to college with their adult children. The average age of a tribal college student is 30, and women outnumber men.
- Nearly 1/3 of the faculty at tribal colleges are Native people.
- Tribal colleges understand the unique needs of Indian students and the hurdles they face. Tribal college staff members are ready to offer the guidance necessary to help students finish their education.

Click **here** to find out if there’s a tribal college near you.

Researching Colleges Form

College A:

School Name _____

What to ask a school for:	Response
School's accreditation and licensing documentation	
Job placement rate	
Admissions policies (grade point required, college placement scores, etc.)	
Costs (tuition, fees, room and board)	
Scholarship, grant, and loan programs	
Copy of campus security report	
School's refund policy in case you withdraw early	
Information about programs to support American Indian and other minority students	
Permission to sit in on classes and meet with professors	
The name of a student (or two) you could ask questions of or who could show you around campus	

Researching Colleges Form

College A Visit:

Are class sizes small or large? Did the students talk to the professors, or listen only and take notes? How was the atmosphere in the classroom?

Were the students friendly and willing to answer my questions? Did I see other American Indian students? Was I comfortable in this environment?

Does the school seem to embrace different culture? Does the school have a student association for American Indian students? Will my American Indian heritage be valued on campus?

Researching Colleges Form

College B:

School Name _____

What to ask a school for:	Response
School's accreditation and licensing documentation	
Job placement rate	
Admissions policies (grade point required, college placement scores, etc.)	
Costs (tuition, fees, room and board)	
Scholarship, grant, and loan programs	
Copy of campus security report	
School's refund policy in case you withdraw early	
Information about programs to support American Indian and other minority students	
Permission to sit in on classes and meet with professors	
The name of a student (or two) you could ask questions of or who could show you around campus	

Researching Colleges Form

College B Visit:

Are class sizes small or large? Did the students talk to the professors, or listen only and take notes? How was the atmosphere in the classroom?

Were the students friendly and willing to answer my questions? Did I see other American Indian students? Was I comfortable in this environment?

Does the school seem to embrace different culture? Does the school have a student association for American Indian students? Will my American Indian heritage be valued on campus?



Overcoming Obstacles and Doubt

Many people face obstacles when planning for—and while attending—college. But, there are ways to overcome or cope with these problems. Scroll over the problems that apply for you and see if these possible strategies might help—or prompt you to come up with your own solutions.

I can't afford college. Different colleges charge different tuitions and fees. Some can be reasonable—especially if you explore grants and scholarships. There's no doubt that, as a student, you'll make financial sacrifices—but you're making an investment in yourself and in your family.

I dropped out of high school. Many community colleges—and nearly all tribal colleges—will help you get your high school equivalency diploma (GED) and guide you to courses you can take to get ready for college work.

I'll lose my American Indian identity. There was a time when education was something imposed on Native people—and American Indian culture was sacrificed along the way. The sad legacy of forced boarding schools still haunts people today. But today, education is something that you can define for yourself. Your college courses could include classes to learn your Nation's language and rich history. Your college education can become a way of developing important career skills and celebrating Indian culture.

I have to work. Many students work full time or part time during college. Consider schools that offer night or weekend classes and allows you to attend part time.

Your employer could be a surprising source of support. For example, your company may be willing to pay for part of your tuition. Perhaps your schedule can be changed to fit class schedules. Your boss also may be willing to let you use the company's Internet connection to help you do the necessary research to finish your assignments—or even take online classes.

The closest school is 50 miles away. A long drive to school is a heavy burden—but good company makes it better. Ask around your community to see if someone else is already attending—or wants to attend—your school. Try to work out a ride-sharing plan.

If you do have a computer (a laptop, preferably) try to find where broadband might be available. Some tribal and other community centers pay for broadband. Your employer may allow you to use the company's Internet connection to complete assignments. (Always ask first your employer for permission first—never assume.)

There are plans to make broadband more accessible in rural and remote areas, so keep asking questions about availability. This year's "no" may be next year's "yes."

Overcoming Obstacles and Doubt continued

I have a family to take care of. If you have children and a partner, it's perfectly all right to ask for more help while you're a college student. After all, what you're trying to achieve isn't just for yourself, but for your family and your community.

If you are a single parent attending college, it will be difficult at times. Still, one of the most important things you can do for yourself and your family is to further your education. It's a way to rise above poverty.

Try to line up a network of people who can help you through the "crunch times" all students face. While you're busy studying for an exam, maybe a friend can pick up your groceries along with her own. Perhaps relatives could take your kids along with theirs to a sporting event. You will have to learn how to ask for help.

Find out if your college offers child care or financial help to pay for child care.

Look into support groups and blogs on the Internet. These can be a good way to share ideas. Still, remember, some people use the Internet to scam or even harm people. Never disclose too much personal information, such as your real name, address, physical description, etc.

I had bad grades in high school. Your bad grades were in your past. Now it's about your goals and motivation. Start by filling in the gaps and learning good studying habits. Try these tips:

- Consider tutoring services or remedial courses so you'll be prepared to tackle your college courses.
- Set aside a routine time for study (whatever time works best for you) and a regular place to study.
- Keep a separate notebook for each class.
- Keep good notes, written and recorded (if the instructor allows tape recordings).
- Create a system to remind yourself of assignment due dates, exams, etc. This could be a simple paper chart with color coding (signifying importance) or it could be a tracking system on the computer.

My family and friends don't think I should go to college and it's hard to deal with their disapproval. Your friends and family may have very conflicted ideas about education. This could be because of the history of boarding schools or it could be because some attended "mainstream" universities and felt so isolated that they left. Maybe they just don't want you to change too much and leave behind your culture.

You can acknowledge their concerns, but only you can know what is right for you. If you take the time to decide what school and course of study is a good fit, you can walk that dual path of honoring culture while embracing education.

When you can, give back to your community. This will demonstrate that your education is a benefit to all.

It just seems so hard and complicated. Getting a college education won't always be an easy task—but it's worth it and there are many people and programs to help you along the way. Many people struggle in life—and many have found ways to overcome their challenges and ways to benefit others. Consider **Radmilla Cody**.

I'm too old. The world has something new to teach us every day. There is no day where you're too old to learn—and no day when you don't have new knowledge to share.

Radmilla Cody

A voice and a spirit on a mission

In 2010, National Public Radio named Radmilla Cody as one of its “50 Great Voices.” But life hasn’t been easy for the traditional—yet unique—Navajo recording artist. Her mother is Navajo and her father is African-American, and Radmilla was raised by her grandmother on the Navajo reservation outside Flagstaff. Radmilla’s first audience was the sheep in the corral behind her grandmother’s house.

In time, she became involved with an abusive boyfriend and spent 18 months in prison for not reporting his drug dealings. Yet, she prevailed. In her song, “Blessing in Disguise,” she sings, “I may be scarred, but I refuse to fall; I have the power to look beyond it all; I’ve grown, I’m here, I’m persevering into a stronger mind.”

And part of her persevering is in giving back. Radmilla has become an anti-domestic abuse advocate and she communicates positive messages about her biracial identity.

To learn more about Radmilla Cody visit

<http://www.npr.org/templates/story/story.php?storyId=126638085> and

<http://www.radmillacody.net/> .



Making A Timeline

If you decided today that you want to go to college next week, there will be little time to prepare for college, secure financial aid, and make a wise choice about which college to attend for the next two or four years. The timeline proposed here gives you time to consider your options. You may not need all the time listed here. In that case, make your own timeline and accomplish these steps sooner. Just keep in mind that when applying for admission, financial aid, or credit for skills already learned, each program works at its own pace.

Two Years Out

Begin researching careers and talking to people about their jobs.

Start collecting information about schools.

If possible, visit several schools and narrow your choices to two or three.

Start taking any remedial classes you'll need to get into these colleges. If you dropped out of high school, start working on your GED.

If you are in high school, talk with your guidance counselor about what classes you can take to help you prepare for college. Prepare for the SAT or ACT. Also, take on a leadership role where possible. Colleges want students who know how to lead and how to give back.

One Year Out

Sign up for any college entrance exams (SAT, ACT) you are required to take.

Get application materials from the colleges that interest you.

If you are a returning student, find out if the colleges you're considering accept College-Level Examination Program (CLEP) credits. If so, schedule a CLEP exam.

Start researching and applying for private scholarships.

Six Months Out

Apply for financial aid.

Send in your college applications.

Three Months Out

Pick the college or university you want to attend.

Notify the school that you plan to attend and return any required paperwork.

If you will be living away from home, reserve a dorm room, a family housing apartment, or an apartment off campus.

One Month Out

Enroll in classes and attend orientation for new students.

Look over the syllabus for each course. The syllabus is the outline and summary of topics that will be covered in the course. The syllabus should also note what books are required for the class.

Start buying required books. Used books cost less, but make sure they are the edition required in class.

Study the map of the campus and visit each classroom. This way, you won't feel so rushed on the first day of classes.

Buy the supplies you'll need (backpack, pens, notebooks or folders, and so on). Supplies are likely to cost less off campus.

First Day

Congratulations! You've started on a new path. Celebrate *and* study.

How to Prepare Financially for College – High School Students

As a high school student, you may not have a lot of extra money in your pocket that you can set aside for college. Still, small amounts add up over time. Consider the following:

Monthly Amount	Number of Months	Total in Savings Account (assumes 1.20% interest)
\$30	12	\$364
\$50	12	\$607
\$75	12	\$911
\$30	24	\$729
\$50	24	\$1,214
\$75	24	\$1,822

My plan to set aside money:

Monthly Amount	Number of Months	Total in Savings Account (assumes 1.35% interest)
\$		\$

Making A Timeline continued

Even if you can only save \$30 a month for a year, that amount may cover the cost of books or other fees. Some ways to set aside money for college include:

- **Take on a part-time job** and set aside much of what you earn into an account just for college. Possibilities include a summer job or an after-school or weekend job. If you consider an after school or weekend job, just be sure you're not taking on too much. Your academic standing could end up being more important than the size of your savings account.
- **Ask for donations instead of gifts** at holidays and birthdays. Let relatives know you are saving for college and that a donation would be more important than gifts right now. (Gifts are fun, but once the novelty wears off, it's just one more item that takes up space. Having money in the bank when you start college is the best gift you can give yourself.)



- **Be inventive.** If part-time or summer jobs are scarce, look for other opportunities. If you have a car, maybe you can charge a fee to pick up groceries, prescriptions, or other items for a neighbor while you run your own errands. Maybe you've seen a neighbor with a crowded garage or other clutter that needs organizing. Can you safely chop wood for a fireplace? If you already have a part-time job, consider (gently) letting your boss or customers know you are saving for college. A boss may be motivated to give you a little holiday bonus for college. And if you get tips, "regulars" may be a bit more generous if they know of your college plans. The key is to be "proactive"—but never pushy.

How to Prepare Financially for College – Returning Students

As an adult, you're probably very busy. You may have a job; you may have kids. You may wonder how you can set aside money for college. There are steps you can take to financially prepare to be a student.

Step One: Make a Spending Plan

When you have a plan for your money, it's easier to find a way to set aside even a small amount of money on a consistent basis for your upcoming education costs. Click [here](#) to learn more about a spending plan.

Step Two: Pay Down Debt

When you become a student, money will become even tighter. The best way to prepare for this time is to have little or no debt. Click [here](#) to learn how to get rid of debt.

After you take these two initial steps, you should be able to put some money aside in an account just for college. The right place to save this money will depend on when you plan to become a student. Click [here](#) to consider some account options.





Saving for College – High School and Returning Students

On the savings chart, you see that even small amounts can add up to a good savings for college. However, you probably noticed that when the money was put in a regular savings account, you don't earn much in interest. A savings account is very safe—and you don't want to risk your college dollars—but it is not the only choice.

Saving for College: High School and Returning Students continued

If possible, look into a 529 college savings plan. You, your parents, or some other responsible adult may want to set up one of the following:

529 College Savings Plan/Prepaid Tuition Plan. 529 plans are a way to save for an individual's college education and gain a tax advantage. Returning adult students also can set up their own 529 plan; however, like all savings plans, the sooner you start, the more you'll have for college. There are two types of 529 plans: college savings plans and pre-paid tuition plans. All 50 states and the District of Columbia have at least one type of 529 plan. Some private colleges and universities also sponsor a pre-paid tuition plan. The chart below highlights the differences between the two plans:

Prepaid Tuition Plan	College Savings Plan
Locks in tuition prices at eligible public and private colleges and universities.	No lock on college costs.
All plans cover tuition and mandatory fees only. Some plans allow you to purchase a room & board option or use excess tuition credits for other qualified expenses.	Covers all "qualified higher education expenses," including: <ul style="list-style-type: none"> • Tuition • Room & board • Mandatory fees • Books, computers (if required)
Most plans set lump sum and installment payments prior to purchase based on age of beneficiary and number of years of college tuition purchased.	Many plans have contribution limits in excess of \$200,000.
Many state plans guaranteed or backed by state.	No state guarantee. Most investment options are subject to market risk. Your investment may make no profit or even decline in value.
Most plans have age/grade limit for beneficiary.	No age limits. Open to adults and children.
Most state plans require either owner or beneficiary of plan to be a state resident.	No residency requirement. However, nonresidents may only be able to purchase some plans through financial advisers or brokers.
Most plans have limited enrollment period.	Enrollment open all year.

Source: *Smart Saving for College*, FINRA®

Before setting up a 529 plan, make sure you know how the plans work and the fees and expenses associated with them. To learn more about 529 plans, visit **An Introduction to 529 Plans** and **509 Plans**.

Saving for College: High School and Returning Students continued

U.S. Savings Bonds. U.S. Series EE savings bonds or Series I saving bonds offer tax advantages for college savers. The interest from these bonds often is tax-free (depending on income) if used for higher-education costs. EE bonds now earn a fixed rate of interest (currently 1.40%) and paper bonds are sold at half the face value. For example, a \$100 EE savings bond will cost \$50. Series I bonds are sold at face value. A \$100 I savings bond will cost \$100. The interest you would earn with an I bond is tied to the rate of inflation. Savings bonds can earn interest for up to 30 years. However, if the bonds are redeemed in less than five years, the person will pay a penalty. Click [here](#) to learn more about the **Education Savings Bond Program**.

Other Savings Options. There are other savings vehicles available. Some of them are lower risk (certificates of deposit [CDs] and money market accounts) and some are higher risk (stocks, stock mutual funds, etc.). Lower risk often means lower long-term earnings—but you'll rarely lose money. Higher risk may mean greater long-term earnings—but losing is a real possibility. If you're in high school or an adult planning on going to college, you don't have a lot of time to recover from a losing bet, so look into safe college investments. Click [here](#) to learn more about safe places to save your money.

