

A GUIDE FOR STUDENTS AND PARENTS MARCELLUS COMMUNITY SCHOOLS

Welcome To Marcellus Community Schools

"What's Next" publication!

Marcellus Community Schools prepares its students to be career and college ready through rigorous and relevant academic curriculum and career activities at all grade levels. During the elementary years, students begin the journey of career exploration and discovery through experiential learning. They have the opportunity to listen to guest speakers from various career fields as well as take field trips to area businesses and develop their first insights into their career interests.

During junior high, the school facilitates more formal career events, and students may participate in curricular and extra-curricular activities that take them to college campuses, business entities or community organizations. In seventh grade each student begins a formal career development plan through a program called Career Cruising. Parents and students are encouraged to review information and explore careers through this portal. The Career Development Plan allows students to align their course selections for career exploration and outlines a plan of courses to take during their high school career.

During the early years of high school, students and parents should review the Career Development Plan to ensure that students are fulfilling graduation requirements as well as utilizing elective coursework to supplement their career and academic exploration.

This booklet is designed to guide high school students and their parents/guardian(s) through the process of making important decisions about the future. Together, students and their parents should explore each section of this book, and use the information provided to make decisions, set timelines, and create "to do" lists that will help navigate through high school and beyond.

It is especially important for seniors and their parents/guardian(s) to establish communication with the high school guidance staff and administrators about upcoming events, deadlines, and requirements. Check the Marcellus Community Schools website regularly for a calendar of events and the most recent scholarship information. If you need additional information, please contact the Marcellus High School counseling office or principals at (269) 646-7655 or visit our website:

www.marcelluscs.org

**Please note that information in this booklet is subject to change. New information arrives every day. For this reason, please visit the web addresses listed for the most current information or visit the Counseling Office at Marcellus High School often to check for updated information.

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If you have questions about any of the information in this book, please feel free to contact your high school counseling office.

A Guide For Students And Parents

High School

HS counselors, teachers, and administrators can be valuable resources in helping students make decisions regarding high school years. It is, however, important that each student assumes responsibility for setting goals, making educational plans, and meeting requirements to fulfill those plans. What follows are recommendations from the high school counseling department regarding what students should be doing their freshman, sophomore, junior, and senior years.



Freshman Year

□ Take challenging classes; regardless of your post-secondary pursuits, challenging yourself early in your academic career will only benefit you.

• You will also begin establishing your high school transcript. Your transcript is an official record of the classes, the grades that you receive, the number of absences, and your GPA. Colleges, as well as employers, will see your transcript.

□ Prepare to take the PSAT 8/9 (Preliminary Scholastic Aptitude Test) in the spring.

- Free test prep classes are available online through Khan Academy at: <u>https://www.khanacademy.org</u>. Your College Board account (from testing) can be linked with Khan Academy.
- □ Participate in extracurricular activities, leadership experiences, and community service as much as you can.
 - Keep track of this! You will need it later for National Honor Society and college scholarship applications.
- Save your money. Regardless of your post-secondary endeavors, it is never too early to start saving.
- Explore the many career pathways you may choose through the Career Cruising online program (see page 9).
- Maintain your portfolio/Educational Development Plan (EDP).
- Consider planning ahead to enroll in Early/Middle College. Enrollment begins your sophomore year (see page 16).

Keep in mind that many of these freshman-year activities should continue through all four years of high school. Career planning, in particular, will merit careful, ongoing research.

Sophomore Year

- □ Keep your grades up so you can have the opportunity to access all educational options. This will be reflected in your GPA and class rank.
- Speak with your counselor if you are interested in Dual Enrollment, Early/Middle College and/or attending one of the Career Technical Education Career Academies during your junior or senior year. You can earn college credits while still in HS.
- Consider opportunities through the area technology centers for junior/senior year scheduling:
 - Elkhart Area Career Center EACC
 - Van Buren Technology Center VBTC
- Begin thinking about post-secondary training (community college, university, military, technical, onthe-job) needed for your career of interest.
- $\hfill\square$ Prepare to take the PSAT 10 in the spring.
 - Continue to prep for SAT testing through Khan Academy and link to your College Board account.
- Explore colleges of interest by on-site visits, reading college catalogs, or visiting college websites.
- Continue to maintain your portfolio/EDP.
- Continue exploring career plans through the Career Cruising online program (see page 9).
- □ Investigate summer enrichment programs or volunteer activities.
- □ Take classes that might be required if considering workbased learning during your junior/senior years.

Junior Year

- □ Continue to monitor academic progress.
- Continue to be actively involved in school activities.
- □ Choose the appropriate test(s) to take in the fall for your intended post-secondary pursuits:
 - **ASVAB** (Armed Services Vocational Aptitude Battery). This test measures developed abilities and helps predict future academic and occupational success. This test is not only for those planning to go into the military.
 - **PSAT/NMSQT** (Preliminary Scholastic Aptitude National Merit Scholarship Qualifying Test). This test is used to identify National Merit Scholars and also to predict how well students will do on the SAT.
 - The **SAT** is a test used by many colleges in Michigan and nationwide as an admission requirement. The SAT is a component of the Michigan Merit Exam (MME), which is required during the spring of your junior year. Winners of the National Merit competition are chosen from students who score in the 99th percentile.
- □ Students are required to take the Michigan Merit Exam (MME) during the spring of their junior year. This comprehensive test includes the SAT with essay, which may be used as a college entrance exam, and is paid for as part of the MME. The MME also includes M-STEP Science and Social Studies, and ACT WorkKeys.
 - FREE test prep classes are available online through Khan Academy at: <u>https://www.khanacademy.org</u>



- □ Work with your parents/guardians to carefully select courses for your senior year.
- ☐ Make decisions regarding dual enrollment.
- Consider enrolling in a Career Academy to earn college credit in a planned program of study through Career and Technical Education (CTE). (See page 15).
- □ Shadow a professional in a career field of interest.
- □ Narrow your focus for colleges, and visit the campuses of high interest.
 - Spring of the junior year is an excellent time to make college visits. Parents should follow the regular HS attendance procedure to arrange for an explained absence for a visit.
- □ Consider the important factors to take into account as you look at colleges and start to narrow your focus, including:
 - Location
 - Size
 - Cost
 - Facilities
 - Available majors
 - Reputation
 - Competitiveness
 - Community.
- □ Start checking into scholarships. The high school counseling office has books, website addresses, and other information regarding possible sources of money for higher education. Also, the high school website keeps an up-to-date listing of all scholarships offered as they are received by the HS along with links to scholarship search sites (see page 29).
- Enroll in Advanced Placement and/or Honors classes (if offered) to increase your chances of scholarship and placement at universities.

NOTE: Students interested in participating in collegiate athletics need to register on the NCAA Eligibility Center website. See your counselor or athletic director for more information.

At Kahn Academy, you can access additional testing information, take official SAT practice tests, and create personalized study plans based on your results. For more info, visit: https://www.khanacademy.org

Senior Year

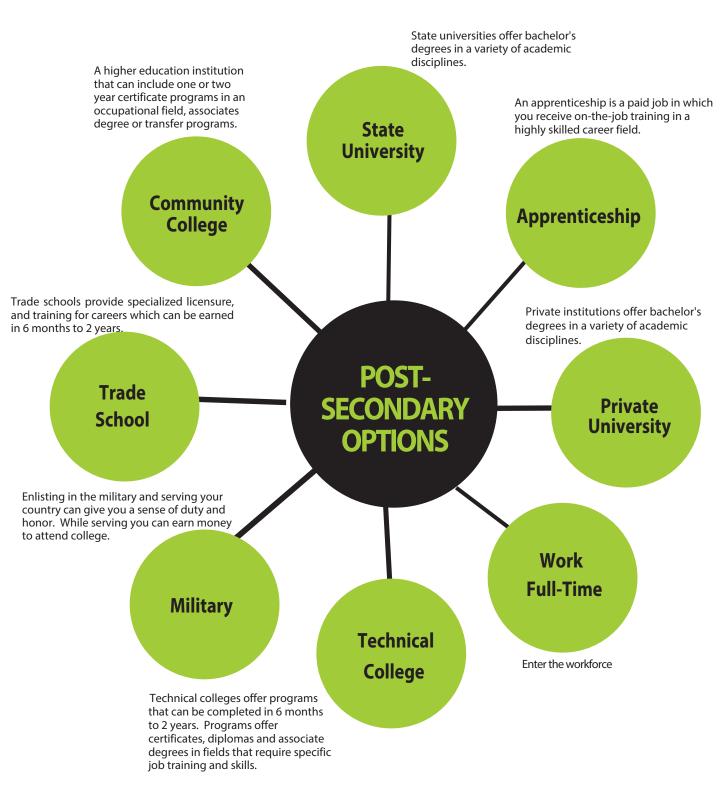
- □ Consider retaking the SAT if you are not satisfied with your scores. In the spring of your junior year, you took the SAT college entrance exam as part of the MME. Colleges use these scores for admission and scholarships. If you are not satisfied with your test results, you are able to retake the test to improve your score. Plan ahead so test scores can be sent to your colleges of choice in time to be a part of your application.
 - Statistics show student scores on these exams increase by an average of 40 points the second time a student is tested. If you were not happy with your first ACT or SAT score, take it again.
- Arrange a meeting with your counselor in the fall. Be prepared to discuss the following:
 - A complete credit review to confirm that you will complete all of your graduation requirements
 - Career pathway and corresponding postsecondary intentions
 - College selection and applications
 - Financing higher education (Federal Financial Aid Forms-FAFSA, scholarships, loans, financial aid packages, etc.) See "Paying for College"
 - Local scholarships
 - Individual Career Interest Inventories
- □ Transfer students will have credits reviewed and years of high school attendance evaluated for graduation status. Students must be enrolled at the start of the fall semester to be included in any rankings and honors for their senior year.
- Check with the counseling office regularly for new scholarship listings.
 - The counselor keeps an up-to-date file on all scholarships offered as they are received. These scholarships are advertised through the morning student announcements, and parents are invited to check them out as well. Most applications are available online. Carefully follow the instructions on the application. Most scholarship applications can be submitted between January and April of your senior year.
- ☐ Make appointments to visit with the college representatives who visit your school. Mark these important dates on your calendar.

- □ Begin applying to college in early fall.
 - Many colleges and universities (over 750 nationwide) accept the Common Application. Enter your information one time and use it to apply to multiple schools: <u>www.commonapp.org</u>
 - Ask a teacher, an employer, a coach, an administrator, a friend of the family, etc., for a letter of recommendation. You want to ask someone who knows you well and for whom you have done some type of work. Most colleges ask for letters of recommendation as part of the application. (See page 21).
 - Write your application essay if required. Ask a teacher/counselor to proofread your essay.
 - Watch for Michigan College Application Week in the fall, when many colleges and universities waive their application fees.
 - Pick up applications in the Counseling Office. If they are not available, you can go online to apply.
 - Let your high school counselor know where you have applied and where you have been accepted.
 - Request your high school transcript online through Parchment: <u>www.parchment.com</u>. This service is free until August 1 following your senior year.
- Some schools host a financial aid seminar (FAFSA Night) in the fall. Parents and students should attend if this is available.
- Complete the Free Application for Federal Student Aid Financial Aid (FAFSA) online. (See page 24).
- □ Make sure you order your cap and gown on time for the graduation ceremony.
- Make your final decision regarding your post-secondary plans. If you are planning on going to a 4-year college/ university, most need a commitment by May 1. Once you have decided, you will send in your orientation payment. Most colleges have orientations during the summer after you graduate high school.

NOTE: If you plan to participate in college sports and have not yet completed the NCAA Eligibility Center process, please go to: www.ncaa.org/student-athletes/future

Your high school's ACT, SAT and NCAA School Code can be obtained from the Counseling Office

Your Options After High School



"Sometimes when people are confused about what to do, they do nothing. They decide to just wait and see what 'comes along.' These people later realize that doing nothing is in itself a choice, and that very seldom does anything worthwhile just 'come along.' Things happen for people who make them happen. Take control of your life, make a plan, and work hard." –L.O'Brien.

Career Pathways

Career Pathways are careers that are grouped together because many of the people in them share similar interests and strengths. All pathways include a variety of occupations that require different levels of education and training. Selecting a Career Pathway provides a focus into which one can begin directing energies and determining a tentative career "fit" though it is always acceptable to change one's mind. By identifying with a pathway students are aided in selecting courses, extra-curricular activities and part-time employment. Career Pathways provide a plan for all students regardless of their interests, abilities, talents, or desired levels of education. All pathways have equal dignity. The following six (6) Career Pathways have been developed by the state of Michigan. The U.S. Department of Education Office of Vocational and Adult Education (OVAE) has identified 16 career clusters representing career opportunities for the 21st century economy. These clusters will frame student opportunities as they pursue postsecondary education and a wide range of career opportunities from front-line to professional and managerial careers.

Six Career Pathways	Is This Career Path For You?	Career Categories	Sample Careers
Arts and Communication Careers in this path are related to the humanities and performing, visual, literary, and media arts. These include architecture; graphic, interior, and fashion design, writing, film, fine arts, journalism, languages, media, advertising, and public relations.	Are you a creative thinker? Are you imaginative, innovative, and original: Do you like making crafts, drawing, playing a musical instrument, taking photos, or writing stories? This may be the career path for you!	Advertising and Public Relations Creative Writing Film Production Foreign Languages Journalism Radio and TV Broadcasting	Public Relations Executive Dancer Film Producer Journalist Radio and TV Broadcaster
Business, Management, Marketing and Technology Careers in this path are related to the business environment. These include entrepreneur, sales, marketing, computer/information systems, finance, accounting, personnel, economics, and management.	Do you enjoy being a leader, organizing people, planning activities, and talking? Do you like to work with numbers or ideas? Do you enjoy carrying through with an idea and seeing the end product? Do you like things neat and orderly? Would you enjoy balancing a checkbook, following the stock market, holding an office in a club, or surfing the Internet? This may be your career path!	Accounting Office Administration Business Ownership Economics Personnel Hospitality/Tourism Management Computer/Information Systems Marketing Sales Finance	Loan Officer Economist Legal Secretary Hotel Manager Office Manager Computer Programmer Salesperson Travel Agent
Engineering/Manufacturing and Industrial Technology Careers in this path are related to technologies necessary to design, develop, install, and maintain physical systems. These include engineering, manufacturing, construction, service, and related technologies.	Are you mechanically inclined and practical? Do you like reading diagrams and blueprints, and drawing building structures? Are you curious about how things work? Would you enjoy painting a house, repairing cars, wiring electrical circuits, or woodworking? This may be the career path for you!	Architecture Precision Production Mechanics and Repair Manufacturing Technology Engineering and Related Technologies	Architect Plumber Electrician Air Traffic Controller Auto Mechanic Chemical Engineer Drafting Technician Surveyor Geographer
Health Sciences Careers in this path are related to the promotion of health and treatment of disease. These include research, prevention, treatment, and related health technologies.	Do you like to care for people or animals that are sick or help them stay well? Are you interested in diseases and in how the body works? Do you enjoy reading about science and medicine? Would it be fun to learn first aid or volunteer at a hospital or veterinary clinic? This may be your career path!	Dentistry Hygiene Medicine Nursing Nutrition and Fitness Therapy and Rehabilitation	Dentist Dental Hygienist Doctor Vet Tech Respiratory Therapist, Physical Therapist Forensic Scientist
Human Services Careers in this path are related to economic, political, and social systems. These include education, government, law and law enforcement, leisure and recreation, military, religion, child care, social services, and personal services.	Are you friendly, open, understanding, and cooperative? Do you like to work with people to solve problems? Is it important to you to do something that makes things better for other people? Do you like to help friends with family problems? Do you like reading, storytelling, traveling, or tutoring young children? This could be your career path!	Education Child and Family Services Food and Beverage Service Law and Legal Studies Law Enforcement Cosmetologist Social Services	Chef Teacher Lawyer Police Detective Cosmetologist Social Worker Librarian Firefighter
Natural Resources and Agriscience Careers in this path are related to agriculture, the environment, and natural resources. These include agricultural sciences, earth sciences, environmental sciences, fisheries, forestry, horticulture, and wildlife.	Are you a nature lover? Are you practical, curious about the physical world, and interested in plants and animals? Do you enjoy hunting or fishing? Do you like to garden or mow the lawn? Are you interested in protecting the environment? This could be your career path!	Agriculture Animal Health Care Earth Sciences Environmental Science Fisheries Management Wildlife Management Horticulture Forestry Life Sciences	Farmer Oceanographer Physicist Landscaper Marine Biologist Conservation Agent Chemist Forester

Career Cruising / Xello

Career Cruising (also referred to as Xello) is a website for high school students that will assist with career information and planning. The site can be accessed at home.

The website is: www.careercruising.com

Your HS Username is: ____

Your HS password is: _____

Career Matchmaker & My Skills

Career Matchmaker is an internationally-respected interest assessment tool. It is a great place to start the career exploration process.

- 1. You can answer as few as 39 questions or as many as 116 depending on your needs.
- 2. Additional details are available for each question by clicking on the "More Info" button.
- 3. The resulting career suggestions list includes 40 occupations ranked in order of suitability.
- 4. By clicking on an occupation, you can receive clear feedback on exactly why the occupation is considered to be a good match for you.
- 5. You can tailor your list of career suggestions to match your educational goals by specifying the level of education you plan to complete.
- The "See how other careers match-up with my answers" feature helps you understand why other careers don't appear on your career suggestions list.
- 7. "My Skills" allows you to see if you have the skills for careers that match your interests.

Explore Careers

The Explore Careers section gives you several different ways to search for careers, including keyword search, search by school subject, career pathway and cluster search, and career selector.

Each in-depth occupation profile includes the following information:

- 1. Job Description
- 2. Working Conditions
- 3. Earnings
- 4. Education and Training
- 5. Direct links to college and university programs
- 6. Sample Career Path
- 7. A list of related occupations
- 8. Links to other sources of information
- 9. Photo file
- 10. Multimedia interviews (2 per occupation)

Explore Education and Training

This section of Career Cruising provides comprehensive college, university, and vocational school information to help you plan your education and training. You can:

- 1. Search for schools by name or by state
- 2. Search college, university, and vocational school programs by name or by using a cluster search tool
- View detailed information on two and four-year colleges, graduate schools, and vocational schools
- 4. Use School Selector to find schools that match your criteria
- 5. View detailed information on thousands of financial aid programs
- 6. Use Financial Aid Selector to find programs for which you may be eligible

EDP Tool

The EDP Tool allows you to keep track of all of your career exploration activities. You can:

- 1. Search for schools by name or by state
- 2. Search college, university, and vocational school programs by name or by using a cluster search tool
- 3. View detailed information on two and four-year colleges, graduate schools, and vocational schools
- 4. Use School Selector to find schools that match your criteria
- 5. View detailed information on thousands of financial aid programs
- 6. Use Financial Aid Selector to find programs for which you may be eligible.

Financial Aid

The Financial Aid Tool allows you to locate scholarships that are available for your state, your career or by name. You can search thousands of assistance programs across the country. Login to see if you qualify for any.

Occupational Outlook/ Marshall Plan for Talent

Marshall Plan for Talent

The Marshall Plan for Talent is a revolutionary partnership between educators, employers and other stakeholders to transform Michigan's talent pipeline and redesign the ways we invest, develop and attract talent in our state.

Employers look for a talented workforce when they consider places to grow and locate, creating more and better jobs. Michigan is facing a talent shortage across multiple industries. That shortage is the single greatest threat to the state's continued economic recovery.

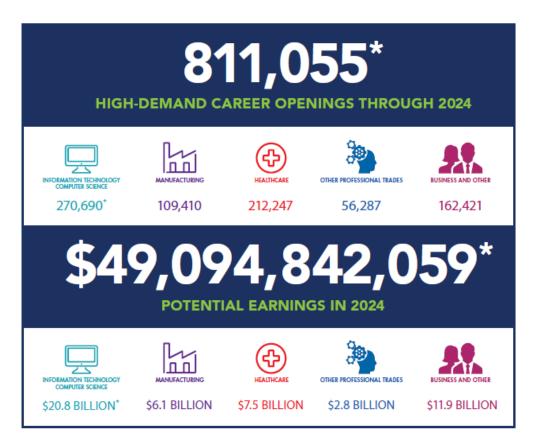
Our economy has completely transformed, and now it's time to transform talent development within our education system.

Career Fields in Highest Demand

Michigan will have more than 811,000 career openings to fill through 2024 in fields that are facing talent shortages, with an average salary of over \$60,000 per year.

Data indicates current and future shortages are in information technology and computer science, healthcare, manufacturing and other professional trades and business careers.

These are high-skill, high-salary and high-tech fields, with jobs obtainable through a variety of pathways, from certificates to four-year degrees.



Source: DTMB, Bureau of Labor Market Information and Strategic Initiatives | *Based on Workforce Intelligence Network and LMI Data

Realizing The College Dream

Educational Talent Search Southwestern Michigan College: <u>https://www.swmich.edu/ets</u>

Mission:

Educational Talent Search (ETS) is a federally-funded TRiO Program committed to enhancing and ensuring the academic and personal success of selected eligible students. ETS advocates for the successful completion of high school and to advance on to college and/or training after high school. ETS services students in 6th - 12th grade in Brandywine, Cassopolis, Dowagiac, Edwardsburg, and Marcellus school districts. The aim of ETS is to provide opportunities for students to reach their maximum potential.

Services:

The following ETS services are provided at **no cost to participants** (documentation of financial status is needed):

- * Development of Interpersonal Skills * F
- * Financial Aid Information
- * Academic Assistance and Tutoring
- * Field Trips and Special Events

* Goal-Setting and Decision-Making Exercises

- * ACT/SAT Test Information* Study Skills Information
- * Self-Discovery Projects
- * Career Exploration/Information
- * Guest Speakers * Service Learning Projects
- * Conflict Resolution
- * College Selection and Preparation
- * College Visits

Eligibility:

ETS is specifically funded to service 750 students who meet at least one of the following criteria:

- 1. The student is a potential first-generation college student (parent(s) or guardian(s) did not receive a fouryear college degree).
- 2. The student's family income meets U.S. Dept. of Education income guidelines for taxable income.
- 3. The student is enrolled in any Target middle, high or alternative school.

Once approved, participants may remain active in ETS through high school graduation. ETS Advisors will continue to track and advise students six years after their high school graduation.

Southwestern Michigan College

Southwestern Michigan College is a local, affordable college with big opportunities. From its resources and facilities to its degree and certificate offerings, SMC offers students the same opportunities as large, four-year universities but at less than half the cost. SMC offers Associate in Arts (AA), Associate in Science (AS), and Associate in Applied Science (AAS) degree programs as well as certificate programs in high-demand career fields.

In addition to the degree and certificate programs for traditional college students, SMC also offers dual enrollment opportunities for high school students. In dual enrollment, students are able to earn college credit - paid for by the state of Michigan - while still in high school. For more information about dual enrollment, please visit:

https://www.swmich.edu/admissions/early-college

SMC is committed to the student experience; from providing mentoring programs and career counseling to being one of only a few Michigan community colleges with on-campus housing, SMC has all the resources and services students need to succeed at community college and beyond.

For more information about SMC degree and certificate programs, facilities, and costs, please visit:

https://www.swmich.edu/

College Entrance Exams

ACT and SAT

College Entrance Exams (ACT and SAT) are designed to be one indication of a student's expertise as well as a predictor of a student's success in college. When a student applies to college, the scores on these tests supplement the student's entire school record. Different colleges require different tests, so check with the college you wish to attend to see which exam they require. If you are unsure where you will go to college, take both tests. If you are unhappy with your original score, you are able to retake either test as many times as you need. Your highest score is always the score a college uses.

THE ACT

www.actstudent.org

Visit the web address above for testing dates and fees.

The ACT Exam tests for academic achievement in five areas: English, Reading, Math, Science, and Writing. Students are given a score for each test ranging from 1 to 36. These scores are then averaged to arrive at a composite score. The use of a calculator is permitted on the test. There is no penalty for guessing. It is to the student's advantage to answer every question.

In English, students are tested on punctuation, grammar usage, sentence structure, organization, and style. In Math, students are tested on content from algebra, geometry, and trigonometry. In Reading, students are tested on comprehension, comparison/contrast on selections about humanities, social studies, natural science, and prose fiction. In Science, students are tested on data representation, research summaries, and conflicting viewpoints. Practice tests are available in the registration packet and through various websites.

THE SAT

www.collegeboard.com

Visit the web address above for testing dates and fees.

The SAT assesses subject matter learned in high school and problem solving skills in two areas; Math and Evidence-Based Reading and Writing - with an essay scored separately from the other sections.

The scores range from 200 to 800 for each section, so the highest possible combined score is 1600. Since there is a slight penalty for guessing, if a student has NO IDEA what the answer is, he/she should leave it blank. If one or more answer choices can be eliminated, the student should make an "educated" guess.

The SAT II Tests are subject tests which measure a student's knowledge in specific areas (e.g. biology, world history, etc.). Some competitive colleges require or recommend that applicants take one or more of these tests for admission.

NOTE: The national average ACT score is 21 and the national average SAT score is 1060. The best scores come from the June test of your Junior year and October test of Senior year.

Both the ACT and SAT are offered at test sites within our area. Visit the websites for information on costs, testing locations, or to register to take the exam. Information packets are also available in the high school counseling office. Inside the packet, there is a registration form. You can choose your test location and test date. Send in the completed registration packet, along with your payment, to the College Entrance Exam Office. You will then receive an exam "ticket" in the mail to take with you the day of the test.

On the day of the test, make sure you have a picture ID, several sharp pencils, a calculator, and make sure you have eaten breakfast.

You will receive your exam score in the mail about three weeks after the exam.

If you play sports, be aware of conflicting sports events and national ACT and SAT test dates. If you are worried that the dates may conflict, please check the MHSAA tournament calendar BEFORE registering or check with your high school Athletic Director.

College Readiness Benchmarks:

		lict success in co	
English	18	ELA	20
Math	22	STEM	26
Reading	22		
Science	23		
SAT			
Reading/V	Vriting	480	
Math		530	
You want you	r scores t	o be at or above	e those listed above.

How Can You Prepare?

The tests are difficult. Make sure you have prepared for them. There are many ways to prepare, including:

- 1. Go online and learn information about the tests (test-taking strategies/sample questions).
 - <u>www.act.org</u> (ACT TEST)
 - <u>www.collegeboard.org</u> (SAT TEST)
- 2. Go to your library or local bookstore and get an ACT or SAT study guide. You can also purchase ACT or SAT study guide software at any local computer store supplier.
- 3. Utilize the free test prep classes available online through Khan Academy at <u>https://www.khanacademy.org</u>

ASVAB

Your decision to enter college, technical or vocational school, military service or the civilian world of work after high school is an important one. The ASVAB (Armed Services Vocational Aptitude Battery) Career Exploration Program can help.

The ASVAB Career Exploration Program includes eight individual tests covering verbal and math skills, mechanical knowledge, electronics, and several other areas. It also produces three Career Exploration Scores for Verbal Skills, Math Skills, and Science and Technical Skills. These three scores serve as one of several pieces of information that can aid in the exploration of a wide variety of career options. The ASVAB is offered at no cost and no obligation to high school students.

Every student who takes the ASVAB receives a copy of the ASVAB Career Exploration Guide. Students can use the ASVAB results along with Exploring Careers. It has a series of activities that guides students through the exploration of occupations and planning the next steps to achieve their career goals. The guide has recently been updated and now includes career information on approximately 400 occupations. Students can explore these occupations and consider whether their skills, as measured by the three Career Exploration Scores, and interests, as measured by an interest inventory, match the demands of occupations that appeal to them. Research has shown that students who participate in the ASVAB Program experience less career indecision, enjoy greater confidence in making career decisions, and consider more thoughtfully their options than do students who do not participate in the

What is the relationship between the ASVAB and the Military?

A junior or senior can use scores from the ASVAB to enlist in the military after graduation. The scores are good for two years. However, no one is under any obligation to the military as a result of taking the ASVAB. Many students take the ASVAB for career exploration and have no interest in military occupations. The following are general facts of interest:

- 76% of the students who participated did so because of their interest in making appropriate post-secondary career and educational plans.
- □ 31% of the students who participated did so because of their interest in military service.
- 62% of those who participated reported that the ASVAB program helped them to connect their skills and interests with appropriate career choices.
- G3% of those who participated say the ASVAB program helped them to consider careers they had not thought about before.

As a parent, your familiarity with your child's efforts and accomplishments coupled with your experience in the world of work, makes you a valuable resource to your child. We encourage you to participate in exploring educational and career options with your child. Visit our website at www.asvabprogram.com to learn more.

We invite you to take advantage of the opportunities offered by the ASVAB program.

Test Taking Tips

- □ Eat a healthy meal before taking the exam
- Stay away from pop, chocolate, fried foods, junk foods, sugar, and foods containing preservatives or heavy spices before the test
 - Fresh fruits and vegetables are recommended to reduce stress
- □ Read the directions carefully
- Never assume that you know what the directions say
- □ Answer the easy questions first
 - It may help you make associations with more difficult questions

- □ Try to answer the questions from the instructor's point of view
- □ Circle key words in difficult questions
 - This will force you to focus on the central point
 - Use all of the time allotted for the test
- Proofread your writing for spelling, grammar, punctuation, decimal points, etc.
- Don't panic when students start handing in their papers. (There's no reward for being the first done)

Today's Military

Whether it's off to college, straight to work, or something in-between, the military may be right for you. Visit the educational website <u>www.todaysmilitary.com</u> to give you, your parents, and educators relevant information to consider for a career in today's military. The following websites can help you find any more information you may need:

Army

You can find jobs that are available to you and apply online using the Army Career Explorer. If you choose to apply online, an Army recruiter will contact you to determine if you have the necessary qualifications and will also provide guidance as you begin to navigate your military future. (These sites also provide you with a list of sample questions that you can ask your recruiter to make sure the Army is right for you.)

For more information, please visit: Active Duty: www.goarmy.com National Guard: www.1-800-GO-GUARD.com United States Military Academy at West Point: www.usma.edu Army Reserve: www.goarmyreserve.com Chaplain: www.chaplain.goarmy.com Army Reserve Officers Training Corps: http://www.goarmy.com/rotc.html Special Forces: www.goarmy.com/special-forces.html Band: http://www.goarmy.com/band.html

Marine Corps

Every Marine is a rifleman, but every Marine is also trained in a specific military occupational specialty (MOS). Marine Corps training will make you quickly adaptable to any duty assignment while your MOS will define your area of expertise. These websites will help you understand the physical and mental preparedness required to become a Marine.

For more information, please visit: Active Duty: www.marines.com Marine Corps Officer Candidates Guide: http://www.marines.com/officer Marine Corps Reserve: http://www.marines.com/eligibility/service-options/reserve

Navy

The Navy trains its personnel for hundreds of high-growth positions in more than 60 career fields which you can explore on these websites. It doesn't matter if you're college-bound, prefer to take college courses at your own pace or are still in high school—the Navy can create and customize a career path for you.

For more information, please visit: Active Duty: www.navy.com United States Naval Academy: www.usna.edu Naval Reserve Officers Training Corps: www.nrotc.navy.mil Navy Reserve: http://todaysmilitary.com/joining/navy-reserve

Air Force

Start here for information on Air Force careers, financial aid, scholarships and college tuition for your future. These websites will help you find out if you are eligible to join, provide an overview of available careers and benefits, and can help answer your questions about Air Force culture, basic training and what you can expect when you join.

For more information, please visit: Active Duty: www.airforce.com United States Air Force Academy: www.academyadmissions.com Air Force Reserve Officers Training Corps: https://www.afrotc.com/ Air National Guard: www.GOANG.com Air Force Reserve: www.afreserve.com

Coast Guard

The Coast Guard will help you choose your career path based on your aptitude, physical abilities, security clearance, motivation and determination. Unlike other Military Services, the Coast Guard offers all specialties to both men and women equally—including combat roles.

For more information, please visit: **Active Duty and Coast Guard Reserve: www.uscg.mil United States Coast Guard Academy: www.cga.edu** *Guardsmen and Reservists can be switched to full-time active duty during times of war.*



Career and Technical Education

What are Career Academies?

Lewis Cass ISD Career Academies are a partnership between Lewis Cass ISD, Southwestern Michigan College and the four local districts (Cassopolis, Dowagiac, Edwardsburg, and Marcellus) in Cass County. The academies provide 11th and 12th grade students an opportunity to earn college credit in a planned program of study while still in high school. Tuition, books and fees for academy classes are paid by the local high school. Students in the academies attend classes at their local high school for half the school day and regular college classes taught by college instructors on either the Dowagiac or the Niles Campus of Southwestern Michigan College for the other half of the school day. All academy students attend at least two college classes per semester in a state approved CTE academy program that directly relates to the students' chosen career pathway.

Academy Philosophy

The academy philosophy emphasizes the importance of a planned program of study in a chosen career pathway for participating students. Students attend more than one college class per semester. Students follow a sequence of classes to help prepare them for a specific pathway as they continue to post-secondary training or employment in their chosen field. Articulation agreements signed by Southwestern Michigan College and the local districts outline the specific sequence of classes for students to progress towards a certificate and/or associate degree. Students are provided a liaison between themselves, parents, school district, and college. Weekly attendance is reported to the local high school as well as academic warnings and midterm grades.

You can earn college credit for the Career and Technical Education classes by enrolling in a CTE Career Academy during your junior and/or senior year.

Academies Offered

- Automotive Technologies
- Business
- Construction Trades Green Technologies
- Criminal Justice
- Education/ Early Childhood Education
- Graphic Design
- Health
- Mechatronics/Robotics Technologies
- Sports Management
- Welding Technologies

Academy Advantages

- Head start on college courses
- Books and tuition paid for by school district
- Explore career interests in depth while still in high school
- Gain high tech/high wage occupational training
- Immediate job skills
- Growth in confidence and maturity
- Experience courses on college campus



If interested in any career academy students should contact their high school guidance department. Students must meet eligibility requirements of both the local high school and Southwestern Michigan College.

For information about LCISD Career Academies contact: Ms. Mikki Spagnoli, Director of Career and Technical Education Lewis Cass ISD 269.445.6224 mikki.spagnoli@lewiscassisd.org

Early/Middle College

An Early/Middle College program is designed to provide all students with the opportunity to earn a high school diploma, an occupational or specific certificate/certificate of achievement or an occupational associate degree which provides up to two years of transferable college credit towards a bachelor degree. Students will be able to save both time and money as they pursue a college degree because all tuition and fees are paid for by the local high school.

Early/Middle college programs are structured so that students gradually increase their exposure to college courses over a five-year span. Initially, (9th grade and 10th grade) all of the students schedules will be comprised of traditional high school classes. As students progress through their educational plan, they will be exposed to more college courses. By the time they reach the 13th grade, all of their coursework will be on-site at the college campus. Students who consider Early/Middle College must be willing, motivated, and up for the challenge to perform successfully at the college level. In addition to the college coursework, students must successfully complete all of the requirements of the Michigan Merit Curriculum.

What's the difference between Large and Small Schools?

Large schools

- more areas of specialized study
- more anonymity
- greater range of extracurricular activities
- larger libraries
- graduate degree programs available

Small Schools

- more personal atmosphere
- small classes, more discussions, less lectures
- · less distance between students and faculty
- greater chance for individual participation and experience in athletics, clubs, programs

Two-Year Community Colleges

Students can often best prepare for many of today's high-growth career fields by attending a two-year college or a career/technical school.

All students should take as many academic courses as possible in high school. Two-year colleges and career/ technical schools, however, will usually accept any interested student with a diploma or GED. Two-year colleges and career/technical schools will ask you to take a placement test before registering for classes in order to determine appropriate class placement. Students completing two-year programs earn associate's degrees.

Students can also begin their education at a two-year college and then transfer to a four-year college or university. If you want to attend a four-year college, but you have financial, academic, or other concerns about attending a four-year college, start at a community college, save your money, and work on your basics. It can be a great stepping stone to a fouryear university or a great launching pad into a career. The cost of college is much cheaper at two-year colleges. If you plan to transfer to a four-year college after the two-year college, take your ACT/SAT during your senior year of high school when your knowledge is fresh in your mind. You also should make an early contact with the four-year college to make sure the classes you are taking at the two-year college are transferable credits.**

**Credits from remedial classes or classes in which you earned lower than a C grade are usually the only credits that don't transfer.

Advantages of a Community College

- Affordability
- Flexible scheduling
- Smaller class sizes
- Student resources and extracurricular activities
- Commutable
- Exploration of majors
- Some community colleges offer on-campus housing

Four-Year Colleges and Universities

Though four-year schools require at least twice the amount of time as two-year schools and about three times the tuition, they tend to offer students more onand off-campus learning opportunities.

Although four-year students typically spend the first two years taking generalized courses and the last two years taking courses in their major, students are free to take electives in any field of study. Because four-year students are required to take a much broader range of courses than two-year vocational students, four-year students graduate with degrees that can be used for a wide spectrum of jobs in the real world.

Four-year colleges and universities vary in their degree of admitting students. Some are highly selective and some will accept everyone. Selection is most often based on competitive factors including standardized test scores, such as the SAT and ACT, high school grade point average and coursework, letters of recommendation, and admissions essays. A high school diploma or high school equivalency certificate (GED) is generally required in order for an applicant to be admitted.

Advantages of a Four-Year College or University

- Large list of academic programs
- Diverse student population
- Reputation
- Student resources
- Intercollegiate sports
- Housing

Choosing the Right School

Below are some questions to ask yourself to help to narrow the college choice.

- 1. What is important to you regarding size of school and location?
- 2. Do you want to work and go to college/trade school? Will you work part-time or go to school part-time?
- 3. Can you obtain your educational goals (Career Pathway) at a particular college/trade school? Does it offer a program in the field you are interested in? (Your counselor can help answer this.)
- 4. What is the student/instructor ratio in the average class?
- 5. Is extra help available directly from your instructors, rather than teacher-assistants?

- 6. Are you someone who is comfortable at a traditional or non-traditional college/trade school?
- 7. What extra-curricular activities/clubs/organizations are available at the college?
- 8. What types of scholarships does the school offer? (Many private colleges have more opportunities for scholarships than public colleges.)
- 9. Are you looking for a two-year or a four-year college/trade school?
- 10. What is the average GPA and ACT/SAT score of an entering freshman at the college/trade school?

Michigan Transfer Agreement

As a student in Michigan you have the advantage of an outstanding higher education system that provides many paths to a college degree. The Michigan Transfer Agreement (MTA) was designed to help you transfer from your community college to a Michigan four-year college or university. Within this plan one completes a minimum of 30 semester hours of college-level credit which will fulfill a portion of the lower-division general education requirements at participating four-year colleges or universities.

The **Michigan Transfer Network** allows students, advisers, and the general public to view transfer course equivalencies between many Michigan colleges and universities. If you plan to continue your education out of state contact the four-year institution to see if coursework is transferable.

For more information, transfer guides, and links to participating Michigan two-year and four-year institutions go to: www.michigantransfernetwork.org

College Majors

A large number of students enter college without having decided upon a major. "Undecided" students use their first year of college to fulfill their general education requirements and to explore their educational and career options. Students will find that most colleges have a broad range of majors from which they can choose. The following is a list of popular college majors:

Accounting Agriculture Anthropology Architecture Art Art History Biology Botany **Business** Chemistry Communications **Computer Science Criminal Justice** Dance Drama **Economics**

Education Engineering -chemical -electrical -mechanical -civil -computer English Environmental Studies Finance **Fine Arts** French Geography Geology German

History International Relations Journalism Management Marketing **Mathematics** Music Nursing Occupational Therapy Pharmacy Philosophy **Physical Education** Physical Therapy Physics

Political Science Pre-law Pre-med Psychology Public Relations Religion Social Work Sociology Spanish Special Education Speech Pathology Urban Studies Wildlife Management Zoology

Choosing a College Major

Here are some resources that will assist you in choosing your major:

Occupational Outlook Handbook: An encyclopedia of careers describing in detail a wide range of occupations, including earnings, college, training, job outlook, and more. www.bls.gov/oco

College Majors Search: A useful tool for choosing a college major that fits you. There's an on-line interview and then a suggestion of majors that fits your resulting profile. www. MyMajors.com

Job Searches: Look at current job openings in areas that interest you and determine what classes you need to take to be qualified. This will help you narrow your focus for a major. www.monster.com

College Applications on-line: Find applications from all U.S. Colleges right at your finger tips. www.collegenet.com

College Virtual Tours: Visit hundreds of virtual colleges from one web site. Also includes planning information and links to each college. www.ecampustours.com

College Board Online: The site is run by an association of 3,000 colleges. This site offers many services for educators plus good college searches, career searches, and scholarships. www.collegeboard.org and www.bigfuture.collegeboard.org

CollegeView: Here you can search colleges by criteria including field of study, state, student body size, athletics, and cost. www.collegeview.com



Common College Application Mistakes

Not Following Directions

You can avoid many errors by following directions. All college applications may look the same, but read the directions carefully – they can be quite different. Keep a sharp lookout for these stumbling blocks:

- Submit the correct number of essays. If it says "choose one," select only one of the suggested essay topics. If it says "complete all", write an essay for every topic requested.
- If an essay question has more than one section, provide an answer for every part. Make sure that you respond to each of the questions provided; also, be clear and direct as to which question you are answering.

Omissions

- Double-check and triple-check to make sure you haven't forgotten anything. Make a checklist then do a final review to see that you've included all the required parts.
- If you've written your essays on separate sheets of paper, don't forget to include them in the application packet.
- Be sure to list your intended major. If you're not sure, write undecided.

Give Them What They're Asking For

Read all the directions carefully. It can be easy to misunderstand what you're being asked to provide. If you're not sure what they mean or you're confused by a certain question, ask. A quick call to the admissions office will save you from making an embarrassing error. Be sure to double-check these common problem spots:

- Include a permanent address. The address you use should be one that the college can contact you at during the entire admissions process.
- If you're asked what grade level you are entering, write your year in school for the next academic year.
- When you are asked to list your activities, don't limit yourself to activities in high school (unless that's specified). Include work with community organizations, volunteer efforts, and part-time/full-time work. Don't forget CTE leadership activities.
- If the application asks for "zip code + 4", enter your entire nine-digit zip code. If you are not sure what your nine-digit zip code is, talk to the post office.

Blunders

- Use the spellchecker on both the applications and the essays. Double-check the spelling of the name of the school you're applying to.
- Don't count on the spellchecker alone. Just because something is spelled correctly doesn't mean it makes sense (e.g. "I no a lot about applying two college.").
- Watch how you enter dates. A frequent error students list the current year for their birthday (e.g. 1/1/2018 instead of 1/1/2001).
- If you are going to use some of your responses for more than one school, be sure to replace the name of the school with the correct one (e.g. In an application for Central Michigan University, "... and this is why I want to go to Michigan State.").
- Do not send the application in after the deadline.

A Well-Written College Essay

A college essay is a way for you to showcase your abilities and stand out from the crowd. Students from around the country are competing against each other for a small number of freshman admission openings. Here are a few tips for writing that dynamite essay:

- 1. Try an original idea, something an admissions office hasn't seen a million times before.
- 2. Show, don't tell. Be specific. For example, saying that you're helpful is not as exciting as relating your experiences with helping younger children learn how to read.
- 3. Show your prospective college what makes you "you".
- 4. Have a strong opening paragraph that captures the reader's interest.
- 5. Choose a specific, focused topic. Remember, they will be reading several thousand essays; make sure your essay is unique.

- 6. Use correct grammar, punctuation, and spelling.
- 7. Make sure your facts or statistics are used correctly. Check and recheck.
- 8. Proofread, proofread, and proofread again before you mail your college essay. Have a friend, parent, teacher, etc., give you feedback.
- 9. Do not depend only on spell-check.

In a college interview or a college essay, be prepared to answer the question, "Do you know how to be a successful student?". A good interview or essay talks about your academic potential and character-building, not scoring the game-winning touchdown.

How the College Will Evaluate You

When you apply, remember that no single factor will determine acceptance or rejection. Most colleges look for students with strong qualifications in several areas.

Most schools will base their decision about you on these important factors:

- Academic record (especially a rising trend in grades)
- Entrance exam scores (ACT/SAT)
- Ability to communicate (your essay)
- Types of classes you chose to enroll in while in high school

- The high school's standing
- Letters of recommendation
- Number of applicants (make sure you apply early)
- Your extracurricular record
- Watch out for social media profiles and accounts (Facebook, Twitter, Instagram), because they look at them.

Note that "class ranking" is usually not a factor. So stop worrying about the TOP TEN.

Extracurricular Activities

A record of your extracurricular activities will give the college admission staff an idea of your work ethic, experiences, beliefs, career interests, time management, etc. If you are lacking in community service, club memberships, team activities, career or academic affiliations, use the time during your senior year to boost your extracurricular record.

On your college applications you will be asked to list your extracurricular activities. The best way to do this is to write "see attached" and attach a neat, typed, easy-to-read listing of these activities.

Sample Extracurricular Activities Sheet

Michigan State University

Supplement to Application for Admission

Submitted by: Jack Frost

I am very interested in becoming a student at Michigan State University and hope to be accepted. I feel that while my grades are good, you should also take into consideration the multitude of activities that I have been involved in throughout my high school years. The following chart explains those activities:

Activity	9	10	11	12	Hours per Week	Positions Held or Honors Won	Participate in College?
FFA	x	х	x	x	5	Environmental Gold Award, Greenhand Silver Award, 1st place Ag. Electrical Contest with the award of a \$5,000 scholarship or North- western, Lima, OH	no
National Honor Society			х	x	as scheduled		not sure
Football	х	х	х	х	17	Big 8 All-Conference Academic Award	possibly
Basketball	х	х			20		no
4-H	x	x	x	x	varied	Club Vice-President and Teen Leader, Best of Show Fair Awards: Showmanship, Electrical, Woodworking, Welding, Chosen to attend 2014 Citizenship Washington Focus along with 34 other 4H mem- bers from the Southwest Michigan Delegation, Chosen to attend the upcoming National 4-H Congress in Atlanta, Georgia in November 2014.	yes
Fire Academy				x	10	Currently taking Firefighter I and II classes and will graduate in De- cember. I'm a member of the Township Volunteer Fire Department. In addition to putting out fires and responding to P.I. accidents, we participate in many community activities and services.	yes
Electrical Apprentice			x	x	as available	I hold my State of Michigan Electrical Apprentice Card and work for my father in his electrical business. We do both commercial and residential work, and I hope to have a related job on campus at MSU.	yes
Community Service			x	x	2	I have been asked by the local police department to assist with an undercover operation where, as a minor, I try to purchase tobacco products at local gas stations. If they sell to me, the police officer then issues a ticket. I hope this will help cut down on the cigarettes sold to minors.	possibly

Letters of Recommendation

Many colleges are looking for more information on your motivation, abilities, self-discipline, determination, maturity, initiative, and capacity for growth. They will, therefore, ask for one or more letters of recommendation. Sometimes, it may be appropriate to submit extra letters of recommendation from an employer, member of the clergy, or someone who knows you extremely well. Letters from a relative are not acceptable since there is sometimes personal bias.

Important guidelines to follow:

- 1. Choose teachers who know you well (preferably from 10th or 11th grade).
- 2. Ask them well in advance, usually a month is adequate.
- 3. Supply information about yourself. Give them a copy of your resume or you can fill out a "student profile sheet" which is available in the counseling office.
- 4. Be sure to list deadlines for your recommenders.

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- Send a thank you note to your recommenders. 5.
- 6. Remember, the approach you use to ask faculty to write on your behalf, how organized and appreciative you are of their efforts, the more it will be reflected in the recommendation letter. Teachers often put much time and thought into their recommendations, and as a result, their efforts greatly help students in the college process.
- 7. You should keep photocopies of your letters of recommendation for your own records.
- 8. If the college requests the letter to be completely confidential, your recommender needs to seal the letter in an envelope and sign the seal. The sealed envelope can then be sent to the college with your other application materials.

Fill out the information below and give a copy to each person writing a letter of recommendation for you.

Letter of Recommendation Request Form	
Student Name	Date
Date Letter of Recommendation Needed	
(allow at least 5 school days for the letter to be completed)	
To whom should the letter be addressed?	
Organization Name	
Contact Person	_(optional)
Mailing Address	
This letter should be (check one):	
Mailed to organization	
Returned to student	
Other Student Information	
(Attach extra sheets or write on back as necessary.)	
Please choose three adjectives to describe yourself:	
Clubs/Organizations you have been involved in (both in and	d out of school):

Awards/Honors you have received:

Other pertinent information or things you would like addressed in the letter:

College Checklist

Use this checklist to stay on top of your application tasks, paperwork and deadlines.

Applications	College 1	College 2	College 3	College 4
Request info/application				
Regular application deadline				
Early application deadline				

Financial Aid Form

Complete FAFSA (available October 1)		

Grades

Request H.S. transcript sent to college admissions office through Parchment		
Request midyear transcript sent to college admissions office through Parchment		

Test Scores

Send ACT Scores (if applicable)		
Send SAT Scores (College Board will send 4 free)		

Letters of Recommendation

Request recommendations		
Send thank you notes		

Essays

Write essay(s)		
Proof essay(s) for spelling and grammar		
Have 2 people read your essay(s)		

Interviews

Interview at college		
Send thank you notes to interviewers		

Send Applications

	1	й	
NCAA Clearinghouse Form sent (if applicable)			
Make copies of all application materials			
Apply on-line (or paper , if applicable)			
Include application fee			
Sign application			

After You Send Your Application

Receive admission letter		
Receive financial aid award letter		
Send deposit		
Orientation dates		

Paying For College

Get a degree or buy a car?

So you've saved a lot for a car, and you want to buy one during high school. Sure, you can do a lot with a car; but, you can do even more with a college education. A car will move you down a road; an education will move you through life. That's philosophy. But if philosophy doesn't grab you, try some numbers. Say you have saved \$6,000 and use it to buy a car. What will the car be worth four years from now? \$1,500? Now, invest that same \$6,000 in a college education. What will that be worth four years from now? \$1.5 million in higher lifetime earnings. So what will it be? \$1,500 or \$1.5 million?

TIP: The average person will have 3 or 4 different careers and 10 different employers during his/her lifetime. In addition to working in a career field that suits you, it is equally important to be able to work with other people, have people skills, and have a strong work ethic.

Employers hire people who are positive, who work without being told, and who are motivated (not to mention being on time, being cooperative, and have good attendance).

Cost of going to a University

The average cost of tuition for one year at a public fouryear college (in state) is \$9,970 (add fees, room and board, and it comes to about \$20,770). The average cost of tuition for one year at a private four-year college is \$34,740 (add fees, room and board and it comes to about \$46,950). Books and supplies average \$1,250/yr.

How Do You Pay For This?

Financial Aid (Loans, Scholarships, Grants, Work)

Financial aid is money that is given, earned or lent to help students pay for their education. Financial aid often makes it possible for students to attend colleges they would have otherwise thought to be too expensive. Students and parents, therefore, should never assume that they cannot afford a particular college. Private colleges, in particular, give out tons in financial aid and scholarships! In the fall there may be a financial aid night at your HS where you will learn about the different options available.

There are four categories of financial aid:

- 1. **Grants** money from the federal or state government that is free money usually because of financial need.
- 2. Scholarships money that is awarded because of exceptional academic achievement, outstanding talent or financial need.
- **3. College Work-Study** money a student earns by working at a campus job part-time.
- 4. Loans borrowed money that must be repaid. Grants and scholarships are basically "free money" while loans and work-study are considered "self-help" programs. Generally, all financial aid is awarded in the form of a "package." Packages, which consist of grants, scholarships, loans, and/or work-study, are put together by the college's financial aid office. Since packages will vary from college to college, it is important to carefully compare.

Financial Aid Web Sources

FinAid: The Financial Aid Information Page

http://www.finaid.org

It links to online scholarship databases and to many other financial aid resources, such as aid for students over 30 and other special need groups.

FastWEB

http://www.fastweb.com

This is a database of more than 180,000 private sector scholarships, fellowships, grants, and loans. There is no fee for matching with your profile of skills and abilities.

Mapping Your Future

https://www.mappingyourfuture.org The main focus of this site is selecting a postsecondary school and applying for financial aid.

Project EASI (Easy Access for Students and Institutions) studentaid.ed.gov

Run by the U.S. Department of Education to help parents and students get financial aid, this site covers planning for your education, applying for and receiving financial aid, repaying loans, and has links to related websites.



Financial Aid Terms

Assets- cash on hand in checking and savings accounts, trust, stocks, bonds or other securities, real estate, income-producing property, business equipment, and business inventory.

Cost of Attendance- in addition to tuition, the cost of attendance or education includes room and board (on or off campus), books, supplies, fees, transportation, and personal expenses.

Dependent Student- a student who is less than 24 years old and without a baby. This student's parental income and asset information is used in calculating Expected Family Contribution.

Expected Family Contribution- (EFC) the amount a student and his/her family are expected to pay toward the cost of attending college. This amount is determined by a formula established by Congress. The formula includes factors such as taxable and non-taxable income, assets, family size, number of children in college, etc.

FAFSA- Free Application for Federal Student Aid. This form is completed by the family and submitted between October 1 and March 1 of each year.

Financial Aid Award- an offer of financial assistance to a student attending college. This award may be in the form of one or more of the following types of financial aid: repayable loan, a non-repayable grant/scholarship, and/or student employment.

Financial Need- the difference between the college's cost of attendance and the Expected Family Contribution. Federal Supplemental Educational Opportunity Grant (FSEOG)- a program for undergraduates with exceptional financial need and the funds do not have to be paid back. Full-time student- a student in college who is taking a minimum of 12 semester or quarter hours per academic term.

Grant- a type of financial aid that does not need to be repaid. It's usually awarded on the basis of need.

Independent Student- a student who has attained the age of 24 or who has not attained age 24 but is: a) an orphan, b) has been a ward of the court through age eighteen, c) married or d) has legal dependents other than a spouse. **Institutional Aid**- aid that colleges make available from their own funds to the student.

Loan- an advance of funds which is evidenced by a promissory note requiring the recipient to repay the specified amount under certain conditions.

Merit-Based Award- an award to a student who excels in areas such as academics, sports, leadership, music, art or dance, and meet sponsor-selected program requirements through audition, academic record or recommendation.

Pell Grant- a grant program for undergraduate students who have not yet completed their bachelor's degree. It is money that is "given", and it's based on financial need. Pell grants are awarded in different amounts depending on each student's different need. **Perkins Loan**- a low interest loan program (5%) for undergraduate and graduate students who have exceptional financial need. The college is the lender of the money and eligibility is based on information in the FAFSA form. Repayment starts 9 months after graduating from college.

PLUS Loan- These loans are made to parents. Parents may borrow up to the full cost of education less any other financial aid received. The interest rate changes year to year but never exceeds 9% (currently it is 7%). Repayment begins 60 days after parents receive the loan. Even though financial need does not have to be evaluated to get a Plus Loan, parents still need to submit a FAFSA form to receive it.

PROFILE - (formerly the Financial Aid Form –FAF) an application developed by the College Scholarship Service. It is used by many private colleges to determine eligibility for aid. A fee is charged to the student for processing the PROFILE.

Scholarship- a type of financial aid which does not require repayment (like a grant). It is usually awarded on merit. **Selective Services Registration**- required by law, male students who are 18 years old or older must register with the selective service to receive financial aid.

Stafford Loan - a low-interest loan for students obtained by completing the FAFSA form. There are two types: a) subsidized- need-based and the borrower doesn't pay interest on the loan while in school. The loan starts to get repaid 6 months after graduation from college, b) unsubsidized- available to students regardless of family income. The borrower is responsible for paying the interest while in school (the principle starts to get repaid after graduating.)

Student Aid Report (SAR)- the report sent to a student about four weeks after filing the FAFSA. It lists the results of your application for financial aid.

Student Contribution - an estimate of the student's ability to contribute to college expenses. This is part of the Expected Family Contribution.

Transcript- a listing from the high school of all courses taken, all grades, and the GPA of a student. An official transcript is sent to the college by the school with a seal of authenticity. Or request your transcript be sent to a college through Parchment at www.parchment.com.

Verification- the process of confirming information submitted on student aid applications through the comparison of specified documents to the data on the SAR.

Tip: For a year in college, a typical student loan at a public 4-yr. University is about \$6,590. A typical parent loan is \$15,880. Loans get smaller as student work-study increases during college. (trends.collegeboard.org)

The Free Application for Federal Student Aid (FAFSA)

The one financial aid form that everyone should complete is the FAFSA (Free Application for Federal Student Aid).

The FAFSA is a federal form that asks for information on income, assets, etc. This information is used to determine how much a family can afford to pay for college that year. If the cost of the college is more than what they have determined a family can afford, then the student has a financial need and should be eligible for financial aid. You can fill this form out online at fafsa.ed.gov. You and your parents will need a PIN to electronically sign your form. To request a PIN, visit www.pin.ed.gov.

The FAFSA is available October 1st and needs to be sent in by the priority deadline of March 1st. Each year a student attends college, the online FAFSA form needs to be filed. If you attend four years of college, you will need to file or complete your form four times. After completing your FAFSA, you will receive your **Student Aid Report** (SAR). Your SAR will tell you what kinds of financial aid you qualify for, and it will inform you of your **Expected** Family Contribution (EFC).

If you have applied to and have been accepted to 3 different colleges, you will have 3 different financial aid packages. Each college will then take the information from the SAR and create your total aid package for that particular college. You will receive these reports from each of the colleges shortly after you receive the SAR.

FOR HELP WITH THE FAFSA - Call 1-800-801-0576 or visit https://fafsa.ed.gov/help.htm

Understanding The Student Aid Report (SAR)

What am I supposed to do with my SAR?

When you get your SAR, review it carefully to make sure it's correct and complete. The school(s) you listed on your FAFSA will use your information to determine your eligibility for federal–and possibly nonfederal–financial aid. A school may ask you to verify the accuracy of the data you provide on the FAFSA, so you need to be sure the information is correct.

If you don't have any changes to make to the information listed on your SAR, just keep it for your records. If your application is complete, an **Expected Family Contribution (EFC)** will display in the upper right-hand corner of your SAR. If your application is incomplete, your SAR will not include an EFC, but it will tell you what you need to do to resolve any issues. The SAR also contains a four-digit Data Release Number (DRN), which appears on the first page in the upper right corner of the paper SAR and SAR Acknowledgement.

On the electronic SAR the DRN is located in the box that contains the Application Receipt date, below the EFC. You will need the DRN if you choose to allow your college or career school to change certain information on your FAFSA.

Understanding Your EFC: Expected Family Contribution

http://www.finaid.org/calculators/finaidestimate.phtml Most institutions use the same formula to calculate your EFC based on:

PARENTS' INCOME- This includes income as reported on current federal income tax forms.

PARENTS' ASSETS- This is the net worth or real estate (not including a home), other investments and bank accounts.

PARENTS' INCOME + PARENTS' ASSETS = Total Parents' Contribution

STUDENTS' INCOME- This includes income for the year minus taxes and a small allowance. Students are expected to contribute 50% of their income.

STUDENTS' ASSETS- Students are expected to contribute 35% of their assets (real estate, investments, bank accounts).

STUDENT'S INCOME + STUDENT'S ASSETS = Total Student Contribution

- TOTAL PARENT CONTRIBUTION
- + TOTAL STUDENT CONTRIBUTION
- = TOTAL EXPECTED FAMILY CONTRIBUTION

Understanding Your Financial Aid Award Letter

Academic Level: Undergraduate Freshman

Major/Program of Study: Non-Declared Major

\$55,000

\$39,000

\$13,000

\$ 1,000

\$ 2,000

Fall

\$10.000.00

\$600.00

\$500.00

\$450.00

\$1,500.00

\$1,250.00

\$1,750.00

Spring

\$10.000.00

\$600.00

\$500.00

\$450.00

\$1,500.00

\$1,250.00

\$1,750.00

\$1,000.00

Total:

Total

\$20,000.00

\$1,200.00

\$1,000.00

\$900.00

\$3,000.00

\$2,500.00

\$3,500.00

\$2,000.00

\$34,100.00

Housing Category: On-Campus Housing

ESTIMATED COST OF ATTENDANCE:

Dependency Status: Dependent

College: Undergraduate

Tuition and fees:

AWARD

Description

Housing and meals:

Books and supplies:

Personal and miscellaneous:

President's Scholarship

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Stafford Loan - Subsidized

Federal Stafford Loan - Unsubsidized \$1,000.00

Federal Pell Grant

State Scholarship

Federal Work-Study (FWS)

Federal Perkins Loan

What is a financial aid award letter?

Each college you've been accepted to will send you a letter telling you how much aid and what types of aid you've been offered by them. Compare them carefully! If you decide to accept all or part of a college's award, sign the award letter and return it. If you aren't satisfied with your award, ask the financial aid office at the college to review your application again. Call attention to any special circumstances. Nothing is in stone.

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. Make sure to contact your prospective college's aid office immediately, if you have any questions.

Expenses (COA)		Resources (EFC)	
Tuition	\$7,334	Parents' contribution	
Health and Fees	176	From Earnings:	\$2,500
Books/Supplies	1,015	From Assets:	112
Room/Board	5,204	Student's Contribution:	500
Personal	2,600	Total Resources:	\$3,112
Transportation	910		

Total Expenses: \$17,239

*Cost of Attendance (COA). The total expenses (tuition, fees, etc.) of one year's education. Your school may also include indirect costs (books, room and board, transportation, personal expenses, etc.). Our example includes both direct and indirect expenses.

*Expected Family Contribution (EFC): Amount your family is expected to provide per year determined by FAFSA results. The amount you end up actually paying could differ from the EFC depending on what resources are available at the college.

Tips To Getting Aid Without Delay

Apply early

Deadlines for aid from your state, from your school, and from private sources tend to be much earlier than deadlines for federal aid. To make sure that any financial aid package your school offers you will contain aid from as many sources as possible; apply as soon as you can after October 1st.

Complete your tax return

Filling out your tax return first will make completing the FAFSA easier. However, you do not need to submit your

tax return to the IRS before you submit your FAFSA. But once you (and your parents if you are a dependent student) file your tax return, you must correct any income or tax information that changed since you filed your FAFSA. Inaccurate information on your FAFSA may delay your receipt of federal student aid. Also, you will be required to return federal aid you improperly received based upon incorrect information.

Tips:

Even if you feel you won't qualify for Financial Aid, fill out the FAFSA anyhow. It could offer you lower interest rate loans than a local bank.

You should save all records and all other materials used in completing the FAFSA form because you may need them later to prove that the information you reported is correct. This process of proving that your information is correct is called verification. If verification is required and you don't provide it, you won't receive aid.

To be eligible for federal aid, 18-year-old males must be registered with the selective service.

PAYING FOR COLLEGE

Compare Your Awards

	College 1	College 2	College 3
Step 1. List the name of each college you want to consider attending, the award deadline, and the total cost of attendance. This figure should be in your award letter. If not, refer to the college catalog or contact the college financial aid office.			
Name of college			
Award deadline date			
Total cost of attendance			
Step 2. List the financial aid awards each school is offering. Don't forget that grants, scholarships, and work- study do not have to be repaid while all loans must be repaid.			
Grants and scholarships			
* Pell Grant (federal)			
* SEOG (federal)			
* State			
* College			
* Other			
Total grants/scholarships			
Percent of package that is grant/scholarship			
Work study opportunities			
Loans			
* Stafford-Direct (federal)			
* Perkins (federal)			
* Other			
Total Loans			
Percent of package that is work or loans			
Total Financial Aid Award			
Grants and scholarships + work study + loans			
Step 3. Calculate what it will cost you to attend each college you are considering. For each college, enter the total cost of attendance. Then subtract the total financial aid award from the total cost attendance. That number is the net cost or what it will cost you to attend that college.			
a) Total cost of attendance			
b) Total financial aid award			
c) Net cost to attend (a minus b)			

Comparing Financial Aid Award Letters

You may receive award letters from different colleges. Keep the following in mind when making your final decision:

- Look carefully at your award letters. Different schools will have their figures and costs in different formats.
- Compare loan offers: interest rates, how interest compounds, repayment terms and cancellation provisions.
- Ask if the aid package made available to you in your senior year may look different from the one you were offered in your freshman year.
- Look beyond the sticker price. The school with the lowest cost of attendance may not be the most affordable.

- Don't accept an offer just because it has the lowest "unmet need". You may save more by accepting an offer with a higher unmet need, if the aid package offers scholarships, grants and work-study instead of loans.
- Don't be afraid to call the financial aid office and ask questions or explain your special circumstances to them.



Financial Aid Questions And Answers:

1. My parents are divorced or separated. Which parent completes the FAFSA?

It needs to be the parent with whom the student lived the most in the past year.

2. My parent is remarried. Does my stepparent have to provide his/her income on my financial statement even if he/she is not legally obligated to help with my school?

YES. In remarriage situations, both incomes must be reported for financial aid purposes.

3. My parents will not help me finance my education.

Can I file as an independent student for financial aid? Lack of parental assistance alone does not make a student classified as independent. Students are dependents even if they move out of the parents' home, don't get along or don't receive personal financial support from them.

4. Will my family be required to turn in any forms besides the FAFSA?

Yes. You may be required to submit copies of your federal income tax returns.

5. How is financial aid paid to students?

Financial aid monies are applied directly to the student's college tuition bill in the case of scholarships, grants, and loans. Any money beyond college charges will be refunded to the student after the institutional refund period (see college catalog).

Parent Tips for Financial Aid

- Keep copies of everything!
- Keep a file folder with each piece of correspondence in it. That way you have a paper trail.
- Don't be afraid to call the financial aid office of the college your child wants to attend.
- If there are any unusual family circumstances like a divorce or a parent's illness, make sure you let the financial aid office know about this. Each family is unique and the financial aid forms don't always ask these questions.
- Make sure you know all of the hidden costs of going to college including food plans, parking passes, dorm fees, etc.
- If you want any kind of financial aid, you must fill out the FAFSA (Free Application for Federal Student Aid) form.
- Fill out your FAFSA forms as soon as possible after October 1st. Fill them out with your previous year's income tax information. You can go online after you have your income taxes filled out and make the necessary corrections. March 1 is the deadline for the state of Michigan. However, your son/daughter's school of choice may have a different deadline. Just remember that when you do file your new income tax that you go online and make your corrections.
- Don't be afraid to negotiate with the schools to get a better financial aid package. Tell them that you will be comparing aid offers from the other schools that accepted your son/daughter.

- Don't rule out private schools. Usually private schools are much more willing to work with you on financial aid.
- If you are a single parent, child support must be submitted as income on your FAFSA.
- Contact the financial aid office about work-study placement. They have coordinators that can help you find a job.
- Send time-sensitive correspondence by certified mail, return receipt requested. That way you can be assured that your letter is not sitting on a pile in the mailroom. Remember colleges receive hundreds of letters everyday.
- If you have saved enough money for your child's college education and you've been offered subsidized or unsubsidized loans, use the loans for paying the tuition. Then when they graduate from college they can use the savings to pay off the student loans. In the meantime your saving will be accumulating interest.

Tip: If you accept loans to help finance your education, be sure you understand the loan's interest rate, the total amount you will owe, any additional fees you must pay, when you must begin re-paying, and any other special conditions such as deferments or grace periods.

Scholarship Information

You have probably heard people say that there are "millions" of scholarship dollars that go unclaimed each year. You have probably also talked to parents who have told you that their son or daughter was an outstanding student and could not get a scholarship.

The fact is, there are thousands of scholarships. However, most of these scholarships have very specific eligibility criteria (e.g., have a certain ACT score, a high GPA, be in the top 5% of the class, belong to a particular ethnic group, race, or religion, have overcome a great obstacle, have great leadership skills, etc.)

You may be a prime candidate to receive an academic scholarship if:

- You have good standardized test scores (SAT 860+, ACT 18+) and high school GPA (3.00+).
- You have balance in your life such as community service, extracurricular activities, church service, or a summer job.
- There are extenuating circumstances which make the above not possible, whereas you must communicate this to the agency where you are applying for the scholarship.

What are scholarships?

Scholarships are "gifts" of money for a student to pursue a college education. They come from a variety of sources at the local, state, and national level. They can come from anywhere– businesses, clubs, organizations, institutions, and even colleges. The money is generally donated from people who wish to help others pursue an education.

The scholarship source generally creates a "scholarship application" and sends it to the high school's guidance department.

Scholarship Application Suggestions

Even though it is not easy to obtain academic or talent scholarships, students and parents who are willing to invest the time and energy may find that their efforts pay off handsomely. When completing scholarship applications, keep in mind the following:

- 1) Read the instructions carefully
- 2) Know the DEADLINE (all scholarship deadlines are different)
- 3) Type or print neatly with black pen
- 4) Proofread your work
- 5) Highlight your strengths
- 6) Make certain the people you ask to prepare letters of recommendation know you well
- 7) Make a copy of the application for your reference, in case you don't hear back from them
- 8) Be patient in awaiting a response

Tip: Private colleges are often more generous in awarding scholarship thus making private schools competitive in price with public schools.

The Counseling Office at your high school is the "keeper" of scholarship information with up-to-date eligibility requirements, deadlines, and monetary availability. Check with the Counseling Office often for additional scholarship opportunities.

Local scholarships are available on the high school website

Scholarship Scams

Every year, thousands of unsuspecting families fall prey to fraudulent scholarship companies that pose as legitimate scholarship sponsors or search services. They hook you by promising "free money for college." Be wary. These scams are usually advertised in mailings and on the web. These scams may have official-sounding names using such words as "national," "federal," and "foundation", and may have a governmental-looking seal to fool you into thinking they are federal agencies. Their "money back guarantees" even have hidden restrictions. Actually, these companies cheat students out of millions of dollars per year.

The Federal Trade Commission's Bureau of Consumer Protection cautions you to be aware of the following:

- "You can't get this information anywhere else" -There are many free listings of scholarships available. You don't need to pay for it.
- "I just need your credit card or bank account number to hold this scholarship" -NEVER give your credit card or bank account number.
- "We will do all the work for you" -Beware of anyone promising this. You and only you must apply for grants and scholarships.
- 4) "You have been selected by a national foundation to receive a scholarship". Get all the facts first. Do not send any money before you find out if this "foundation" is legitimate. Check their website.
- 5) The scholarship is guaranteed or your money back" -No one can guarantee that you'll get a grant or scholarship. Refund guarantees have conditions or strings attached.

Michigan Competitive Scholarship

Description

The Michigan Competitive Scholarship program is available to undergraduate students pursuing their first degrees at an approved Michigan postsecondary institution. Students must demonstrate both financial need and merit, and eligible applicants must achieve a qualifying SAT score of at least 1200 prior to entering college.

Application

Applicants must file the Free Application for Federal Student Aid (FAFSA). Students who file by March 1 will receive priority consideration. Students are encouraged to file their FAFSA on the web at <u>www.fafsa.ed.gov</u>. Paper forms are available from the Federal Student Aid Information Center by calling 1- 800-4-FEDAID or a printable version can be accessed on the website <u>https://fafsa.ed.gov/options.htm.</u>

Students must file a renewal FAFSA every year to determine possible continued program eligibility. Students are responsible for notifying the Office of Scholarships and Grants (SSG) of a change in their college choice via the MiSSG Student Portal (www.michigan.gov/missg).

Program Limits

Awards are restricted to tuition and mandatory fees. Awards pay up to a maximum of \$1,000 per academic year (subject to legislative changes annually) at an approved Michigan community college, public university, or degreegranting, non-profit independent college. Program eligibility ends when a student has received a baccalaureate degree, after completing the equivalent of 10 semesters (or term equivalent), or when a student has been out of high school over ten years whichever occurs first. Future awards are subject to available and approved funding.

Michigan Scholarships and Grants

First visit> <u>www.michigan.gov/mistudentaid</u> - *click*> Scholarships & Grants - *click*> Programs Other scholarships and grants include: Fostering Futures Scholarship for students who have experienced foster care; and Children of Veterans Tuition Grant for children of a deceased or disabled veteran; and Police and Fire Fighter's Survivor Tuition Grant; and the Michigan Tuition Grant.

Eligibility

Failure to meet these requirements could affect eligibility for an award

- Achieve a qualifying score on the SAT of at least 1200 prior to entering college.
- Possess a high school diploma or its recognized equivalent.
- Demonstrate financial need.
- Enroll at least half time at an approved Michigan community college, public university or independent, degree-granting, non-profit independent college (cannot be an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination or religious sect).
- Be a Michigan resident since July 1 of the previous calendar year. If a dependent student, parent must also be a Michigan resident since July 1 of the previous calendar year.
- Be a U.S. citizen, permanent resident or approved refugee.
- Not be incarcerated.
- For renewal, maintain a minimum cumulative grade point average (GPA) of 2.0.
- For renewal, meet institution's satisfactory academic progress (SAP) policy.
- Not be in default on a Federal/State student loan.

National Scholarship Searches and Publications

There are literally thousands of scholarships that can be accessed through publications and the World Wide Web. Below you will find several FREE scholarship search services:

- FastWEB (Financial Aid Search Through the WEB) is a searchable database of more than 275,000 private sector scholarships, grants, and loans. FastWEB is excellent, and it is free. The address is <u>www.fastweb.com</u>
- <u>www.scholarships.com</u> is a free on-line scholarship search. It is the largest independent free college scholarship search on the internet.

Spend your TIME searching...not your MONEY!

Tuition Incentive Program

Description

The Tuition Incentive Program (TIP) is an incentive program that encourages eligible students to complete high school by providing tuition assistance for college. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36consecutive-month period prior to high school completion as identified by the Michigan Department of Health and Human Services (DHHS). TIP provides assistance in two phases. Phase I covers tuition and mandatory fee charges for eligible students enrolled in an associate degree or certificate program at a participating Michigan community college, public university, degree-granting independent college, federal tribally-controlled college, or Focus: HOPE. Phase II provides a maximum of \$2,000 total tuition assistance for credits earned in a four-year program at an instate, degree-granting college or university.

Application

Students are identified by DHHS as having met the Medicaid eligibility requirement. Students may be identified as TIP eligible as early as age nine, though months of benefits will not be evaluated until at least the student's 12th birthday and continues to be evaluated until high school completion.

After being identified, the Office of Scholarships and Grants (SSG) will send the student a notification to complete an application via the MiSSG Student Portal (www.michigan.gov/missg). The student must then complete the application form and return it to SSG before August 31 of their graduating year from high school (or recognized equivalent) and must also graduate (or equivalent) before their 20th birthday (21 for Early/Middle College students) to maintain TIP eligibility. The student is responsible for notifying SSG of any changes to address or college choice through the MiSSG Student Portal. **NOTE:** Identified students **must** file the Free Application for Federal Student Aid (FAFSA) before the federal deadline. By filing the FAFSA, students will be considered for other federal and state financial aid programs and, if eligible, can use those additional funds to cover other educational expenses such as books, supplies, transportation or room and board. The FAFSA can be filed online at www.fafsa.ed.gov or students can receive a paper form by calling 1-800-4-FED-AID (1-800-433-3243).

For More Information

Information above is subject to change. Visit <u>www.michigan.gov/mistudentaid</u>. Contact the Tuition Incentive Program, Student Scholarships and Grants at 888-447-2687.

Other Ways To Make College Affordable

AMERICORPS SERVICE - AmeriCorps is an organization that pays you for a year of service and awards you a scholarship toward college. As a member, you work at service-related organizations and gain the satisfaction of making a difference in people's lives. Go to http://www. nationalservice.gov/programs/americorps (1-800-942-2677) for more information, examples of projects, and details on how to join.

MILITARY - The military is the nation's single largest employer. It has free job-training, and its branches offer a variety of programs to help students pay for college. Their co-op programs provide students with the opportunity to earn money while gaining valuable work experience (See page 14).

LIVE AT HOME - College room and board can be expensive. Commuting to school can save thousands per year.

WORK- As obvious as this sounds, earning a paycheck during college makes a tremendous difference. Many schools have programs designed to suit the needs of students who work full time or have family responsibilities. For example, they may offer part-time programs, offcampus programs, correspondence courses, and weekend classes.

GO TO A COMMUNITY COLLEGE - Tuition costs are much lower at 2-year community colleges than at 4-year colleges. Many students find it more economical to attend a community college for two years and then transfer.

Tax Relief Programs

The American Opportunity Tax Credit (AOTC) allows taxpayers to claim a credit for each eligible student in college for qualified expenses during each of his/her first four years of college.

https://www.irs.gov/credits-deductions/individuals/aotc

The Lifetime Learning Credit allows eligible families to claim a credit equal to 20% of the first \$10,000 in tuition expenses for yourself, your spouse, or your dependents. The maximum is \$2,000 for all students in the family. For more information about this, see: http://www.irs.gov/publications/p970/ch03.html

A 529 Plan is an education savings plan operated by a state or educational institution designed to help families set aside funds for future college costs. 529 plans offer unsurpassed income tax breaks. Although your contributions are not deductible on your federal tax return, your investment grows tax-deferred, and distributions to pay for the beneficiary's college costs come out federally tax-free.

FACT: Colleges usually expect students to contribute 35% - 50% of their money to pay for college but expect parents to contribute only about 6%-9%.

Going Away to College

What is expected when students go away to college and live on campus?

1. Each college class is typically 3-4 credits. Generally, a student takes between 4-5 classes per semester (12-18 credits). Tuition is based on number of credits selected. There are two semesters in the year. Many colleges also offer a late spring or summer term.

2. You attend classes at least 15 hours per week. Classes may be held in a lecture format accommodating 100 or more students or in a lab setting.

3. The difference between high school classes and college classes is that you are expected to study on your own 2-3 hours for every one hour of class time.

4. While a small percentage of your grade may be based on good attendance, daily assignments, and homework, the majority of your college grades are based on term papers and exams.

5. Nobody is checking on you to make sure you are doing your preparation for a class. Nobody is checking on your attendance. Nobody is checking to make sure you are making friends. You are completely on your own. You must be self-directed and self-disciplined. You must manage your time carefully and plan ahead. You need to speak up when you need help, and learn to invite yourself into organizations. Take advantage of class tutoring sessions.

6. If you fail a class, you waste your money and time. There is no refund, no make-up work, no excuses.

7. There are very high expectations of you to be very responsible and independent.

8. You are responsible for passing your classes, organizing your financial aid information each year, keeping your dorm room and bathroom cleaned, staying healthy, getting involved, making appointments with instructors, etc.

9. Living with a roommate can be rewarding or exasperating...sometimes both. Use this opportunity to grow in your understanding of other cultures, other values, other traditions and lifestyles. Each college has a process in place to help resolve roommate conflict. Seek help if necessary.

10. Most dorms have varied food plans to choose from. Pick a plan to fit your class and work schedule. Every meal you eat away from your dorm is extra expense for you.

11. You get out of college life what you put into it. If you are self-directed and independent, you will find going away to college a very rewarding experience.

If leaving your home, family and community sounds like too much for you all at once, consider attending a community college. It's a much easier transition, and it's more affordable.

College Q and A's

Why is the transition from high school to college difficult for many freshman?

Through elementary and secondary school, students are monitored and provided with all sorts of safety nets. This is not the case in college; students must be self-motivated to succeed. Professors will not remind students to do their homework, offer extra credit assignments, or offer them another chance to take a test. When we consider all of the new financial, social, and personal responsibility freshmen face, in addition to academic responsibilities, it takes a mature student to handle this new independence.

Why do top students from good high schools find themselves unprepared for college academics?

High schools work toward the goal of graduating students from high school and they meet that goal very well. In high school, many teachers tell students exactly what they need to know for exams. Good students learn to take notes and study everything their teacher mentioned. Once they get to college, many students continue to use the same tactic. They take great notes but forget that they are also responsible for the text and other material pertinent to that class. Students run into trouble when a professor tests them over material that was assigned but not discussed. In high school, teachers offer lots of supports for students: study guides, extra credit, pep talks, and even tutoring. This level of support combined with excellent grades leads some top high school students to believe that they don't have to study much to make good grades. In college students quickly find out that professors don't offer these kinds of supports because they expect students to be able to learn the content on their own. Successful students form study groups with other students which can help reinforce the material learned in class or from the textbook. Additionally, high school teachers often grade on effort, but in college only performance counts.

What about online credit classes?

Some colleges and technical schools offer the option of earning credits online through their campus. These courses vary in delivery methods, but require students to be self-motivated and independent learners. Do not choose an online class if you think it will be easier, many times the opposite is true.

Will my high school dual enrollment credits transfer to a fouryear college?

Yes, most courses will transfer if you receive a grade of C or better. Check with your counselor and go online to <u>www.</u> <u>michigantransfernetwork.org</u> for links to Michigan colleges and universities and their transfer guides (see page 17).

How To Be A Successful Freshman

The information below comes from former college students:

- □ You need to know how to do laundry.
- □ You need to know how to keep track of your finances.
- □ There are many places more than you are thinking of where you can get a job and make money. You don't have to be a doctor, lawyer or engineer.
- □ You will be treated like and expected to behave like an adult.
- It isn't a rumor! Some teachers don't speak English very well. If you don't understand the lesson, schedule a meeting with your professor.
- □ Find out where you work best library, dorm, student center and always have something with you to work on –a lab, a paper, reading assignments, etc.
- □ You went away to school; don't go home every chance you get.
- □ Know how to find everything in the college library Ask for help.
- □ Live on campus at least your freshman year.
- □ Organization is very important.
- □ Get enough sleep it will catch up with you if you don't.

- □ ALWAYS GO TO CLASS otherwise you fail NO JOKE!
- □ Tape each course syllabus to your closet door. You won't lose them, and you will always be looking at them. They contain testing dates, course expectations, etc.
- □ Many professors don't give assignments in class they expect you to follow the syllabus.
- Meet people in college other than those you knew in high school. If so, your options and opportunities will be broadened.
- □ Don't room with your best friend no matter who your roommate is, there will be some problems.
- □ Talk with professors, advisors, and other students about classes that you think you might want to sign-up for. Classes are easier to get into than out of.
- Take comfortable shoes. You will be doing a lot of walking to classes.
- □ The food takes some adjusting to you can't order out all of the time. It's expensive!
- Your sleeping patterns will change sometimes you have to stay up really late to get things done. You are in class fewer hours and work more hours out of class.
- □ Alcohol is available. It is expensive. It is illegal. You don't need it.

What to Pack for College

SCHOOL SUPPLIES

- 🗆 Backpack
- □Notebooks,pens,pencils
- □ Highlighters, pencil sharpener
- □ Stapler, tape, thumbtacks
- □ Computer paper □ Bulletin board
- ☐ Message board for door

□ A dictionary and a thesaurus

PERSONAL SUPPLIES

- Plastic shower caddy
 Shampoo and conditioner
 Soap and plastic soap container
 Lotions, creams, deodorant
 Razor and nail clippers
 Toothbrush, toothpaste
 Flashlight
 First Aid Kit
 Small sewing kit
- □ Flip flops or shower sandals

Hair dryer
 Bike
 Dishes, silverware, containers
 Hammer and screwdriver
 SNACKS

LINENS

Mattress pad
 Two sets of sheets
 Blanket, quilt
 Throw rug
 Towels, washcloths
 Laundry detergent and softener
 Laundry basket or bag

ELECTRONICS, ETC.

□ Alarm clock or clock radio □ Computer and printer

- Desklamp
 Headphones
 Cell phone and charger
 HDMI cable
 Extension cords and power strip
 Small TV
 Small fan
- □Microwave
- Small Refrigerator

CLOTHES AND ACCESSORIES

Rain and snow gear
 Plenty of underwear and socks
 Supply of hangers
 Plastic milk crates for storage

When you find out "who" your roommate will be, you can contact him or her and decide what other items might be needed and divide the responsibility of furnishing your dorm room.

Survival Guide for Parents of College Students

Set up a Home Calendar.

Note important dates such as when the residence halls open and close throughout the year, when classes start, when midterm and final exams are scheduled, payment due dates, holiday breaks, etc.

Make a Folder for all Information Regarding the College. Keep copies of bills, payment records/receipts, class schedules, and other general mailings.

Make a List of Resource People and Offices.

Know who you can contact for specific problems: Counseling Services, Financial Aid, Job Search Center, Resident Advisor, Housing Office, Academic Advisement for tutoring. Once your child turns 18 years of age, you are not allowed access to information such as grades, payments due, health information, etc.

Encourage Your Student to Get Off to a Good Start.

The first six weeks are crucial. Specific suggestions include: attend class always, keep up with reading assignments, know expectations of the professor, sit in front, be positive, participate in discussions, ask questions, go to class prepared, talk to each professor.

Encourage Your Student to Use Support Services.

Key resources include course instructors, academic advisors, student tutoring, counseling, writing center, disability services, etc.

Reinforce Problem-Solving Skills.

Try to accept the situations that arise and offer constructive ideas without being too critical. Assist your student in assessing their situation, reviewing their options, and developing a plan of action.

Stay in contact.

Most students (although some probably won't admit it) are anxious to hear from home. Ask questions, and keep communication open. Knowing someone cares and is interested in their schoolwork, their friends, job, etc., is important. Don't ask if they are homesick or lonely. If they bring it up to you, suggest ways to meet other students. Also, make sure to discuss in advance how often trips home will take place.

Visit.

There are usually good opportunities for you to visit such as Homecoming, Family Weekend, or other festivals.

Be Patient, Listen Carefully, and Try Not to Worry.

You provide a valuable service by serving as a sympathetic ear and advice dispenser. Be a source of praise and encouragement. Remember that college is a time of change and growth. Show your interest by being informed and supportive.

Reading Recommendations for Parents & Students:

Almost Grown: Launching Your Child from High School to College by Patricia Pasick

Don't Tell Me What To Do, Just Send Money by Helen E. Johnson and Christine Schelhas-Mille

Where's Mom Now That I Need Her?: Surviving Away From Home by Betty Rae Frandsen and Kathryn J. Fransen

I'll Miss You Too: An Off-to-College Guide for Parents and Students by Margo E. Woodacre Bane and Steffany Bane

The Everything College Survival Book: All You Need to Get the Most out of College Life by Susan Fitzgerald and J. Lee Peters PhD

When Your Kid Goes to College: A Parent's Survival Guide by Carol Barkin

Letting Go: A Parent's Guide to Understanding the College Years by Karen Levin Coburn

Campus Visits

The best way to find out if you like a college is to tour the campus. You need to call the Admissions Office of the college and ask for an appointment for a campus tour. Some colleges offer group tours, department interest tours or individual appointments. Make sure you visit when classes are going on and the campus is "open". You may request to sit in on a class session and to eat in the campus cafeteria. Below are some key questions to ask the admissions representative:

- What is the average size of an introductory class?
- How many students graduate in 4 years?
- How many freshmen return for their sophomore year?
- What's the average tuition increase?
- What percentage of students are commuter students?
- What is the average financial aid package?
- What services are available to help me if I'm struggling?
- What percent get jobs right out of college?
- How does the college help graduates find jobs?
- What are this school's top three programs?
- Why is it in my best interest to come to this college?
- How accessible are the professors outside of class?
- What types of internship experiences are available?
- How safe is your school? Can I obtain statistics about crime on campus?

Michigan Colleges and Universities

This is an alphabetical quide to Michigan colleges and universities including enrollments. Check the college website for the most current information including tuition and admittance requirements.

ADRIAN COLLEGE

adrian.edu 110 S. Madison St. Adrian, MI 49221 (800) 877-2246

Fast fact: Established 1859. Private liberal arts school 25 miles southwest of Ann Arbor. Affiliated with Methodist Church

Enrollment: about 1600

Housing: Students must live on campus unless age 21, a senior, married or commuter. No housing for married students.

ALBION COLLEGE

albion.edu 611 E. Porter Albion, MI 49224 (800) 858-6770

Fast fact: Chartered 1835. Private liberal arts college in south-central Michigan, between Jackson and Battle Creek. Affiliated with Methodist Church. Enrollment: about 1400

Housing: Students must live on campus unless married or residing with parent.

ALMA COLLEGE

alma.edu 614 W. Superior St. Alma, MI 48801 (800) 321-ALMA Fast fact: Established 1886. Private liberal arts institution in central Michigan, 20 miles south of Mount Pleasant. Affiliated with Presbyterian Church. Enrollment: about 1400 Housing: Students must live on campus, except in special cases.

ALPENA COMMUNITY COLLEGE

alpenacc.edu 666 Johnson St. Alpena, MI 49707-1495 (989) 356-9021 Fast fact: Established 1952. Close to Alpena's downtown district. A Huron Shores campus is in Oscoda, 50 miles south of Alpena. Enrollment: about 1500 Housing: 16 four person apartments (contracted management)

ANDREWS UNIVERSITY

and rews.edu Berrien Springs, MI 49104 (800) 253-2874 Fast fact: Private liberal arts college owned by Seventh-day Adventist Church. Offers graduate and undergraduate degrees. Established 1874 as Battle Creek College. Moved in 1901 to Berrien Springs. Enrollment: about 3300

Housing: Freshmen required to live on campus or with family. Housing available for married students.

AQUINAS COLLEGE aquinas.edu

1607 Robinson Road SE Grand Rapids, MI 49506 (800) 678-9593

Fast fact: A four-year institution since 1941. Established 1886 by Dominican Sisters of Grand Rapids as Novitiate Normal School. In 1931, became first U.S. Catholic college to introduce co-education.

Enrollment: about 1800

Housing: All unmarried freshmen and sophomores must live on campus or with their parents. Capacity is 842. No married housing.

BAKER COLLEGE

baker.edu 1903 Marguette Ave. Muskegon, MI 49442 (800) 937-0337 Fast fact: Established 1888 in Muskegon Township. Other Michigan locations: Allen Park, Auburn Hills, Cadillac, Clinton Township, Flint, Fremont, Jackson, Owosso, Port Huron. Enrollment: about 44,000 statewide Housing: Available at Muskegon, Flint and Owosso campuses.

BAY DE NOC COMMUNITY COLLEGE

baycollege.edu 2001 N. Lincoln Road Escanaba, MI 49829 (800) 221-2001 Fast fact: Primarily a commuter college, established 1962. It is near Lake Michigan, off U.S. 2. Enrollment: about 1800 Housing: On-campus housing available for 104 students but not required.

BAY MILLS COMMUNITY COLLEGE

bmcc.edu 12214 W. Lakeshore Dr. Brimley, MI 49715 (906)248-8401 Enrollment: about 500

CALVIN COLLEGE

calvin.edu 3201 Burton St. SE Grand Rapids, MI 49546 (800) 688-0122 Fast fact: Established 1876. Private four-year liberal arts college operated by Christian Reformed Church. Enrollment: about 3900 Housing: Freshmen and sophomores must live on campus or at home with an adult relative. Residence halls house 1,916 students and on-campus apartments house 500.

CAREER OUEST LEARNING CENTERS

calc.edu Lansing Campus 877-481-4930 3215 S. Pennsylvania Ave. Lansing, MI 48910 Other campus locations include Jackson, Mt. Pleasant and Bay City (www.careerquest.edu) Fast Fact: Established in 1995 as a private college, Career Quest has provided students with opportunities in career education. Enrollment: about 550 Housing: None

CENTRAL MICHIGAN UNIVERSITY

cmich.edu Warriner Hall 102 Mount Pleasant, MI 48859 (989) 774-3076 or (888) 292-5366 Fast fact: Established 1892, this public university is in a small-town setting on 480 acres. Offers undergraduate and graduate programs. Enrollment: about 26,000 including off-campus programs Housing: Suite style residence halls, apartments, and living and learning communities.

CLEARY UNIVERSITY

cleary.edu 3601 Plymouth Road Ann Arbor, MI 48105 (800) 686-1883 Fast fact: The private business school was established in Ypsilanti then moved to Ann Arbor. It also has a campus in Howell and offers two- and four-year degrees. Enrollment: about 600 Housing: None

COLLEGE FOR CREATIVE STUDIES

www.collegeforcreativestudies.edu 201 E. Kirby St. Detroit, MI 48202 (800) 952-ARTS Fast fact: Established 1926 in the heart of the University Cultural Center. A four-year, private school with instruction in visual arts and design. Enrollment: about 1500 Housing: Optional on-campus housing for 415 students

COMPASS COLLEGE OF CINEMATIC ARTS

compass.edu 41 Sheldon Blvd SE Grand Rapids, MI 49503 (616) 988-1000 Fast fact: Established in 1997, originally as a production company. A two-year private Christian based college. Enrollment: about 130

CONCORDIA UNIVERSITY ANN ARBOR

cuaa.edu 4090 Geddes Road Ann Arbor, MI 48105 (877) 995-7520

Fast fact: Established 1963. Private, four-year, liberal arts school affiliated with Lutheran Church-Missouri Synod. Enrollment: about 1000 Housing: All students younger than 21 must live in dorms unless living with parents.

CORNERSTONE UNIVERSITY

cornerstone.edu 1001 East Beltline Ave. NE Grand Rapids, MI 49525 (800) 787-9778 Fast fact: Established 1941, the school emphasizes a Christian worldview and leadership development. Sites include Grand Rapids, Portage-Kalamazoo, St. Joseph-Benton Harbor and Detroit. Enrollment: about 2,500 Housing: Students younger than 21 must live in dorms or with family. Apartments available for married students.

DAVENPORT UNIVERSITY

davenport.edu 6191 Kraft Ave. SE Grand Rapids, MI 49512 (616) 698-7111 or (800) 632-9569 Fast fact: Private school, based in Caledonia, specializing in business, technology and health professions. Offers MBA, bachelor's and associate degrees. Locations in Battle Creek, Flint, Grand Rapids, Holland, Kalamazoo, Lansing, Livonia, Midland, Saginaw, Traverse City, and Warren. Enrollment: about 13,000 statewide Housing: Grand Rapids only

DELTA COLLEGE

delta.edu 1961 Delta Road University Center, MI 48710 (989) 686-9093 Fast fact: Established 1961. Located at Interstate 75 and M-84, near Midland, Saginaw, and Bay City. Enrollment: about 9000 Housing: None

EASTERN MICHIGAN UNIVERSITY

emich.edu P.O. Box 921 Ypsilanti, MI 48197 (800) 468-6368 Fast fact: Four-year public university on urban campus in Ypsilanti. Established 1849. Enrollment: about 21,000 Housing: Freshmen and sophomores must live on campus. Residence halls for 3,200 students and over 400 apartments for 700 students and their families.

FERRIS STATE UNIVERSITY

ferris.edu 901 S. State St. Big Rapids, MI 49307 (800) 4FERRIS Fast fact: Four-year public university on 800 acres in Big Rapids. Founded 1884 as Big Rapids Industrial School. Enrollment: about 14,000 Housing: 17 residence halls on campus. Single students younger than 20 or below junior status must live in residence halls if space available. Married housing available.

GOING AWAY TO COLLEG

FERRIS -- GRAND RAPIDS

ferris.edu/grandrapids 151 Fountain St. NE Grand Rapids, MI 49503-3263 (616) 451-4777 or (800) 998-3425

Fast fact: Opened 1991 on the campus of Grand Rapids Community College. Offers bachelor's, master's and associate's programs as well as eight certificate programs. Enrollment: about 850

Housing: 48-student apartment complex with 2-, 3- and 4-bedroom units. Monthly rates per student range from \$510 to \$675.

FINLANDIA UNIVERSITY

finlandia.edu 601 Quincy St. Hancock, MI 49930 (800) 682-7604

Fast fact: The only private university in the Upper Peninsula. Founded by Finnish immigrants, it has a Finnish studies program. Offers four-year degrees in business, fine arts and design. Formerly Suomi College.

Enrollment: about 500

Housing: Housing for 200 students. No married housing.

GLEN OAKS COMMUNITY COLLEGE

glenoaks.edu 62249 Shimmel Road Centreville, MI 49032 (888) 994-7818 Fast fact: Established 1967. Located near Indiana border between Three Rivers and Sturgis. Average student age is 30 with many part-time students. Enrollment: about 1,200 Housing: None

GOGEBIC COMMUNITY COLLEGE

gogebic.edu E-4946 Jackson Road Ironwood, MI 49938 (800) 682-5910, ext. 207 Fast fact: An Upper Peninsula college, established 1932, with a ski management program and its own ski hill. Enrollment: about 1,100 Housing: Campus suites to accomadate about 100 students. Limited to full time students, first come, first served.

GRACE BIBLE COLLEGE

gbcol.edu 1011 Aldon St. SW Grand Rapids, MI 49509 (800) 968-1887 Fast fact: Established 1945. The four-year interdenominational Christian institution is affiliated with the nondenominational Grace Gospel Fellowship. Enrollment: about 1000 Housing: Two dormitories house 80 students. Campus apartments and married housing available.

GRAND RAPIDS COMMUNITY COLLEGE

grcc.edu 143 Bostwick Ave. NE Grand Rapids, MI 49503 (616) 234-4100 Fast fact: Michigan's oldest community college, established 1914 as Grand Rapids Junior College. The campus has an athletic facility, theater, Applied Technology Center, and culinary arts program. Enrollment: about 14,500 Housing: None

GRAND VALLEY STATE UNIVERSITY

gvsu.edu 1 Campus Drive Allendale, MI 49401-9989 (616) 331-2025

Fast fact: Chartered 1960. Main 1,000-acre campus is in rural Ottawa County, 10 miles west of Grand Rapids. Downtown Grand Rapids campus includes DeVos Center, Seidman College of Business, Fred M. Keller Engineering Lab, and Cook-DeVos Center for Health Sciences. Also offers courses in Holland, Muskegon, Traverse City. Enrollment: about 25,500

Housing: On-campus options include residence halls, living centers and apartments

GVSU -- GRAND RAPIDS PEW CAMPUS

http://www.gvsu.edu/pewcampus 401 W. Fulton St. Grand Rapids, MI 49504 (616) 331-5000 Housing: For about 370 students

GREAT LAKES CHRISTIAN COLLEGE

glcc.edu 6211 W. Willow Highway Lansing, MI 48917 (800) 937-4522 Fast fact: Established 1949. This four-year Christian college offers ministerial and other church-related training. Enrollment: about 150 Housing: Residence halls for 150 students. Married housing available.

HENRY FORD COLLEGE

hfcc.edu 5101 Evergreen Road Dearborn, MI 48128 (800) 585-HFCC Fast fact: Established 1938 as Fordson Junior College. Located near University of Michigan's Dearborn campus. Enrollment: about 13,000 Housing: None.

HILLSDALE COLLEGE

hillsdale.edu 33 E. College St. Hillsdale, MI 49242 (517) 607-2327 Fast fact: Established 1844. Private, four-year liberal arts college in southern Michigan. Enrollment: about 1,500 Housing: All freshmen live in dorms. Accommodations for 1,000 students in 13 dorms. No married housing.

HOPE COLLEGE

hope.edu 69 E. 10th St. Holland, MI 49423 (616) 395-7850 or (800) 968-7850 Fast fact: Established 1866. A private four-year liberal arts college affiliated with Reformed Church in America. Enrollment: about 3,000 Housing: Freshmen live in campus housing unless commuting from their families' homes. 83 percent of students live on campus.

JACKSON COMMUNITY COLLEGE

jccmi.edu 2111 Emmons Road Jackson, MI 49201 (517) 787-0800 Fast fact: Established 1928 as a city college and changed in 1964 to a community college. Has extension centers in Jackson and Lenawee and Hillsdale counties. Enrollment: about 5500 Housing: On campus apartments accommodate about 190 students

KALAMAZOO COLLEGE

kzoo.edu 1200 Academy St. Kalamazoo, MI 49006 (800) 253-3602 Fast fact: Established 1833. Private four-year liberal arts institution in downtown Kalamazoo. Enrollment: about 1400 Housing: Housing for 865 students. No married student housing.

KALAMAZOO VALLEY COMMUNITY COLLEGE

kvcc.edu 6767 West O Ave. Kalamazoo, MI 49003-4070 (269) 488-4400 Fast fact: Near Interstate 94 and U.S. 131, the two-year college on a 187-acre main campus includes a technology center and Arcadia Commons campus downtown. Enrollment: About 8500 Housing: None

KELLOGG COMMUNITY COLLEGE

kellogg.edu 450 North Ave. Battle Creek, MI 49017-3397 (269) 965-3931 Fast fact: Established 1956. A two-year community college on 225 acres with off-campus centers in other communities. Enrollment: About 5000 Housing: None

KENDALL COLLEGE OF ART AND DESIGN

kcad.edu 17 Fountain St. NW Grand Rapids, MI 49503-3002 (616) 451-2787 or (800) 676-2787 Fast fact: Established 1928. A four-year college with instruction in visual arts and design. Became part of Ferris State University in 2000. Enrollment: About 1000 Housing: Apartment complex for 48 students. The 2-, 3- and 4-bedroom units are for students attending Kendall and FSU's Grand Rapids campus.

KETTERING UNIVERSITY

kettering.edu 1700 W. Third Ave. Flint, MI 48504 (800) 955-4464 Fast fact: Established 1919. A 4 1/2-year engineering and management college formerly known as GMI Engineering and Management Institute. Students participate in paid coop experiences. Enrollment: About 2500 Housing: Residence hall holds 400 students.

KEWEENAW BAY OJIBWA COMMUNITY COLLEGE

kbocc.edu Niiwiin Akeaa Center 111 Beartown Rd. Baraga, MI 49908 (906) 353-4640 Enrollment: about 100

KIRTLAND COMMUNITY COLLEGE

kirtland.edu 10775 N. St. Helen Road Roscommon, MI 48653 (989) 275-5000 ext. 284 Fast fact: Two-year college established 1966. Serves a large population of part-time students. Enrollment: about 1500 Housing: None

KUYPER COLLEGE

kuyper.edu 3333 East Beltline Ave. NE Grand Rapids, MI 49525 (800) 511-3749

Fast fact: Offers 21 ministry and service-oriented majors including social work, youth ministries, and cross-cultural studies. Established 1939, formerly Reformed Bible College. Enrollment: about 300

Housing: Housing for 130 students. Full-time, unmarried students younger than 20 who are not sophomores are required to live on campus or with family.

GOING AWAY TO COLLEGE

LAKE MICHIGAN COLLEGE

lakemichigancollege.edu 2755 E. Napier Ave. Benton Harbor, MI 49022 (800) 252-1562 Fast fact: Established 1946. Two-year college in a country setting east of Benton Harbor and St. Joseph with campuses in South Haven and Niles. Enrollment: about 4000 Housing: None

LAKE SUPERIOR STATE UNIVIVERSITY

Issu.edu 650 W. Easterday Ave. Sault Ste. Marie, MI 49783 (906) 632-6841 Fast fact: The four-year public university was established in 1946 as a branch of Michigan Tech. Enrollment: about 2000 Housing: Students just out of high school must live on campus. Family housing available.

LANSING COMMUNITY COLLEGE

Icc.edu 419 N. Capitol Ave. Lansing, MI 48901-7210 (800) 644-6522 Fast fact: Two-year college on 28 acres in downtown Lansing. Established 1957. Enrollment: about 13,600 Housing: None

LAWRENCE TECHNOLOGICAL UNIVERSITY Itu.edu

21000 W. 10 Mile Road Southfield, MI 48075-1058 (800) 225-5588 Fast fact: Established 1932. Located in suburban Detroit, serving full and part-time students in day, evening, and weekend courses in Southfield, Plymouth, Macomb, Clarkson, Downriver, Traverse City, Petoskey. Enrollment: about 3,300 Housing: Two residence halls house 600 students. Married housing available.

MACOMB COMMUNITY COLLEGE

macomb.edu 14500 E. 12 Mile Road Warren, MI 48093 (866) MACOMB1 Fast fact: Established 1954. Two-year community college with campuses in Clinton Township, Warren, Fraser, Romeo. Enrollment: about 22,000 Housing: None

MADONNA UNIVERSITY

madonna.edu 36600 Schoolcraft Road Livonia, MI 48150-1173 (800) 852-4951, ext. 5339 Fast fact: Four-year private Catholic college established 1947 by Felician Sisters. Became co-educational in 1972. Enrollment: about 3300 Housing: Housing for 250.

MARYGROVE COLLEGE

marygrove.edu 8425 W. McNichols Road Detroit, MI 48221 (313) 927-1240 Fast fact: Independent, co-educational Catholic liberal arts college in northwest Detroit. Established 1925. Enrollment: about 1000 Housing: For full-time undergraduates. No married housing. **MICHIGAN STATE UNIVERSITY**

msu.edu 250 Administration Building East Lansing, MI 48824 (517) 355-1855

Fast fact: The state's largest university was established 1855 as a land-grant college. A main 5,000-acre campus is along Red Cedar River. Grand Rapids location offers mostly graduate-level courses.

Enrollment: about 50,000

Housing: Freshmen must live in residence halls. Married housing available.

MICHIGAN TECHNOLOGICAL UNIVERSITY

mtu.edu 1400 Townsend Drive Houghton, MI 49931 (888) 688-1885 Fast fact: Four-year public university in the Upper Peninsula, established 1885. Enrollment: about 7,000 Housing: Freshmen live in residence halls. Apartments for married students.

MID-MICHIGAN COMMUNITY COLLEGE

midmich.edu 1375 S. Clare Ave. Harrison, MI 48625-9447 (989) 386-6622 Fast fact: Two-year college on 560 acres. Established 1965. Enrollment: about 4000 Housing: None

MONROE COUNTY COMMUNITY COLLEGE

monroeccc.edu 1555 S. Raisinville Road Monroe, MI 48161 (734) 242-7300 Fast fact: Two-year college established 1964. Located on the outskirts of Monroe. Enrollment: about 3000 Housing: None

MONTCALM COMMUNITY COLLEGE

montcalm.edu 2800 College Drive Sidney, MI 48885 (989) 328-1277 Fast fact: Two-year college on 200 acres in the heart of Montcalm County. Established 1965. Enrollment: about 1700 Housing: None

MOTT COMMUNITY COLLEGE

mcc.edu 1401 E. Court St. Flint, MI 48503 (810) 762-0200 or (800) 852-8614 Fast fact: Established 1923. Offers associate degrees and certificates. Enrollment: about 8000 Housing: None

MUSKEGON COMMUNITY COLLEGE

muskegoncc.edu 221 S. Quarterline Road Muskegon, MI 49442 (231) 773-9131 or (800) 711-4622 Fast fact: A two-year college, established 1926, in northeast Muskegon. Enrollment: about 4500 Housing: None

NORTH CENTRAL MICHIGAN COLLEGE

ncmich.edu 1515 Howard St. Petoskey, MI 49770 (888) 298-6605 Fast fact: Two-year college on 293 acres. Regional centers in Cheboygan and Gaylord. Enrollment: about 2600 Housing: On campus residence hall coed by suite.

NORTHERN MICHIGAN UNIVERSITY

nmu.edu

1401 Presque Isle Ave. Marquette, MI 49855 (906) 227-2650 Fast fact: Four-year public university, established 1899, on 300 acres near Lake Superior. Has U.S. Olympic Training Center. Each student gets notebook computer as a part of tuition and fees. Enrollment: about 8000 Housing: Required for freshmen and sophomores and students younger than 21.

NORTHWESTERN MICHIGAN COLLEGE

nmc.edu 1701 E. Front St. Traverse City, MI 49686 (231) 995-1054 or (800) 748-0566 Fast fact: Two-year college, established 1951 on 146 acres. Also a campus in Cadillac. Enrollment: about 4200 Housing: Resident halls for 200. Apartments for married couples and students 21 or older.

NORTHWOOD UNIVERSITY

northwood.edu 4000 Whiting Drive Midland, MI 48640 (800) 457-7878

Fast fact: Main campus sits on 287 acres near downtown Midland. Satellite campuses in Cedar Hill, Texas, and West Palm Beach, Fla., and 38 extension centers nationwide. Offers two- and four-year programs and master's in business administration. Enrollment: about 3,500 in Michigan Housing: Freshmen who do not live nearby must live in dorms, which house 900.

OAKLAND COMMUNITY COLLEGE

oaklandcc.edu 2480 Opdyke Road Bloomfield Hills, MI 48304 (248) 341-2000 Fast fact: A two-year college with five sites around Oakland County. Opened 1965 Enrollment: about 19,000 Housing: None

OAKLAND UNIVERSITY

oakland.edu 2200 Squirrel Road Rochester, MI 48309-4404 (800) 625-8648 Fast fact: Four year state university on 1,473 acres, established 1957. Governed by Michigan State University until 1970. Enrollment: about 20,000 Housing: More than 2000 students live on campus

OLIVET COLLEGE

olivetcollege.edu 320 S. Main St. Olivet, MI 49076 (269) 749-7635 or (800) 456-7189 Fast fact: Private, independent liberal arts college with an educational philosophy focusing on individual and social responsibility, character, competence, service, and career. Founded 1844 as one of the first U.S. colleges to admit women and people of color regardless of means. Enrollment: about 1050 Housing: All full-time students must live in collegeapproved housing

ROCHESTER COLLEGE

rc.edu 800 W. Avon Road Rochester Hills, MI 48307 (800) 521-6010 Fast fact: Formerly Michigan Christian College. Has two- and four-year programs specializing in counseling, education, biblical studies and religious work, business management and human services. Enrollment: about 1200 Housing: Dorm capacity is 350. Some married student housing.

SACRED HEART MAJOR SEMINARY

shms.edu 2701 Chicago Blvd. Detroit, MI 48206-1799 (313) 883-8520 Fast fact: Four-year college established 1924 as Sacred Heart Seminary College. Prepares students for Catholic priesthood or lay ministry. Enrollment: about 500 Housing: For 100 students

GOING AWAY TO COLLEG

SAGINAW CHIPPAWA TRIBAL COLLEGE

sagchip.edu 2274 Enterprise Dr. Mt. Pleasant, MI 48858 (989) 317-4760 Enrollment: about 150

SAGINAW VALLEY STATE UNIVERSITY

svsu.edu 7400 Bay Road University Center, MI 48710 (800) 968-9500 Fast fact: Four-year state university on 782 acres features buildings linked by overhead walkways. Began as a private college in 1963. Enrollment: about 9000 Housing: Optional housing for 2,700 students

ST. CLAIR COMMUNITY COLLEGE

sc4.edu 323 Erie St. P.O. Box 5015 Port Huron, MI 48061-5015 (810) 984-3881 Fast fact: Two-year college on 22 acres. Founded 1923 as Port Huron Junior College. Enrollment: about 4000

SCHOOLCRAFT COLLEGE

schoolcraft.edu 18600 Haggerty Road Livonia, MI 48152 (734) 462-4426 Fast fact: Two year college, established 1961, on urban 183 acre campus. Serves many nontraditional and continuing education students. Enrollment: about 11,500 Housing: None

SIENA HEIGHTS UNIVERSITY

sienaheights.edu 1247 E. Siena Heights Drive Adrian, MI 49221-1796 (800) 521-0009 Fast fact: Four year, private liberal arts college established 1919 by Dominican sisters. Seven satellite schools in the state. Enrollment: about 2600

Housing: For 450 students. Freshman and sophomore residency requirements. No married housing.

SOUTHWESTERN MICHIGAN COLLEGE

swmich.edu 58900 Cherry Grove Road Dowagiac, MI 49047 (269) 783-2135 or (800) 456-8675 ext. 2135 Fast fact: Two-year community college on 200 wooded acres. Chartered 1964. Enrollment: about 2300 Housing: Two and four bedroom on-campus suites

SPRING ARBOR UNIVERSITY

arbor.edu 106 E. Main Spring Arbor, MI 49283 (800) 968-0011

Fast fact: Four year Christian liberal arts school, established 1873. Also provides degree-completion programs online for adult students and in Grand Rapids, Kalamazoo, Battle Creek and 11 other locations statewide.

Enrollment: about 3500

Housing: Full-time students younger than 21 must live in dorms or apartments unless with parents. Married housing available. Five residence halls house 900 students.

UNIVERSITY OF DETROIT MERCY

udmercy.edu 4001 W. McNichols Road P.O. Box 19900 Detroit, MI 48219-0900 (800) 635-5020 Fast fact: Formed in 1990 by merger of University of Detroit (founded 1877) and Mercy College of Detroit (founded 1941). Two main campuses in northwest Detroit and professional schools of law and dentistry in downtown Detroit. Enrollment: about 5000 Housing: Six dormitories can accommodate 800 students.

UNIVERSITY OF MICHIGAN

umich.edu Ann Arbor, MI 48109 (734) 764-7433 Fast fact: Michigan's oldest state university, established in 1817. A 2,600 acre campus located in a city of more than 114,000. Also has campuses in Dearborn and Flint. Enrollment: about 45,000 Housing: Housing guaranteed for freshmen but not

required. Married housing available.

umd.umich.edu Dearborn, MI 48128 (313) 593-5100 Enrollment: about 9,000

UM-FLINT

umflint.edu Flint, MI 48502 (810) 762-3300 Enrollment: About 8000

WALSH COLLEGE

walshcollege.edu 3838 Livernois P.O. Box 7006 Troy, MI 48007-7006 (800) WALSH - 01 Fast fact: Offers business education with majors in marketing, management, computer information systems and general business. Offers master's in business administration, economics, accounting, taxation, finance, information technology. Enrollment: about 2000 Housing: None

WASHTENAW COMMUNITY COLLEGE

wccnet.edu 4800 E. Huron River Drive Box D-1 Ann Arbor, MI 48106 (734) 973-3300 Fast fact: Established 1965. Two year college on 265 acres between Ann Arbor and Ypsilanti. Three regional centers. Enrollment: about 12,000 Housing: None.

WAYNE COUNTY COMMUNITY COLLEGE

wcccd.edu 801 W. Fort St. Detroit, MI 48226 (313) 496-2600 Fast fact: Established 1967, the two year college has three campuses in Detroit, one in Taylor and one in Belleville. Enrollment: about 17,000 Housing: None

WAYNE STATE UNIVERSITY

wayne.edu 42. W. Warren Ave. Detroit, MI 48202 313-577-2424 or (877) WSU-INFO Fast fact: Public university on 185 acres in Detroit. Satellite campuses at Farmington Hills and Macomb Community College. Established 1868. Enrollment: about 27,000 Housing: Residence halls and on-campus apartments.

WESTERN MICHIGAN UNIVERSITY

wmich.edu Kalamazoo, MI 49008 (269) 387-2000 Fast fact: Four year university, established 1903, with a 451 acre campus in Kalamazoo plus six regional centers. Enrollment: about 23,000 Housing: For 5,550. Students may live on or off campus.

WMU -- Muskegon

wmich.edu/muskegon Stevenson Center for Higher Education 221 S. Quarterline Road Muskegon, MI 49442-1783 (231) 777-0500 Fast fact: Offers undergraduate degree completion in manufacturing engineering and certificates in education. Enrollment: about 100

WEST SHORE COMMUNITY COLLEGE

westshore.edu 3000 N. Stiles Road Scottville, MI 49454 (231) 845-6211 ext. 5946 Fast fact: Established 1967. Two year college on 360 wooded acres. Enrollment: about 1300 Housing: None



This booklet has been funded by Lewis Cass Intermediate School District as a resource to Cass County students and parents.

Lewis Cass Intermediate School District Non-Discrimination Policy

It is the policy of the Lewis Cass ISD Board of Education that no person on the basis of race, color, religion, national origin or ancestry, age, sex, height, weight, marital status or disability shall be discriminated against, excluded from participation in, denied the benefits of, or otherwise be subjected too discrimination in any program or activity for which it receives any financial assistance from the United States Department of Education. The following person has been designated to handle inquiries regarding the non-discrimination policies: Director of Instructional Services, 61682 Dailey Road, Cassopolis, MI 49031, **1**269) 445-6223.

Special Activities for Seniors

It's hard to imagine that 12 or so years ago your education began. And now, you are embarking on your senior year. The following information will help you as you go through the process at Marcellus High School. Many of the senior activities are planned with the help of your class advisors, guidance counselor and principal.

Senior Pictures

Seniors may contact a photographer during the summer before their senior year to schedule an appointment to have their senior pictures taken. If students choose not to have a formal sitting, a student may submit an appropriate picture for the yearbook.

Yearbook

Yearbooks may be ordered at the beginning of each school year. Senior parents are allowed to purchase "ads" located at the back of the yearbook expressing their pride in their student's accomplishments over the years. The deadline to submit your senior picture for publication is generally mid-May.

Caps & Gowns, Graduation Announcements, Class Rings

A selected company visits the high school each year to take orders for caps and gowns, graduation announcements, class attire, and senior class rings. A vote is taken by seniors to select the announcement, class motto, and class song. Students may also choose to design their own announcements, and class rings may be purchased locally. Seniors participating in commencement must wear a cap and gown purchased from the selected company.

Scholarship File

Available scholarship offerings are posted on the Marcellus Community Schools webpage.

Awards Night

Each year before seniors' last day of school, an Awards Night is held at the high school. The event honors the seniors' many accomplishments. All seniors must attend wearing their graduation caps and gowns.

Baccalaureate

Baccalaureate is an event held before the graduation ceremony for all seniors and their families wishing to participate in a religious ceremony marking the end of one's high school years. It is a non-denominational service organized solely by senior students. Baccalaureate is not sponsored by Marcellus Community Schools. Attendance is not required for graduation.

Graduation/Commencement

Graduation is set for the Sunday afternoon following seniors' last day of school. It is held at the high school gymnasium. Handicap seating is available and can be reserved prior to the ceremony. Graduation is a big day to celebrate in our school and community. Our graduation ceremony is a dignified affair, and we expect the behavior of our students and their guests to respect this event. Very special memories are made on this day and each student has the right to hear his/her name announced, walk up on stage, and receive their diploma, handshakes and smiles. During the graduation ceremony, students receive an empty diploma cover. Following the ceremony, students are directed to an area to receive their official document to insert in the cover. Following the ceremonial events, students and their families capture memories since this may be the last opportunity for many to see their classmates.

Senior Trip

A trip is planned by class advisors to give you an opportunity to share some last memories with your class and celebrate your accomplishments and hard work. This is a time to have fun!



MARCELLUS COMMUNITY SCHOOLS

Learning Today...Leading Tomorrow