



Your Personal Guide to Determine
What to Study, Where to Go & How to Pay for it
(with little to no debt)



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Welcome

I put this guide together with my mom (a long time volunteer college counselor) because we couldn't find a simple step-by-step process to the college decision process.

Our hope is that this guide will be extremely helpful in making the many decisions that lie ahead and save you tons of money.

I welcome your constructive comments to make this guide even better at clairebokovoy@gmail.com.

Claire Bokovoy
HRVHS Class of 2021

College Definition: Throughout this guide “college” refers to 4 year colleges, community colleges and technical or trade schools. Any education after high school has been statistically linked to raise your chances for higher pay, benefits and a happier, less stressful life.

Passwords: Keep all your usernames and passwords to college related websites (like Oregon CIS, Naviance, specific college logins) in a safe and accessible place. This will save you hours during the college application process. Pro Tip: create a binder with tabs for all your college information.

Fact Check! College and scholarship deadlines are changing all the time. Verify deadlines and scholarship amounts and criteria for which you are going to apply.

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Forward: Why You Should go to College

There are numerous advantages, but here are three big ones.

1. Increase earning potential

According to the National Center for Education Statistics, Bachelor's degree-holders under 35 earned a median income of around \$50,000 in 2016, while their peers without college degrees earned \$31,800. Let's face it, many students today have become accustomed to a high standard of living. Statistically, in order to achieve that standard, you will need an education beyond high school.

2. Increased potential for health and retirement benefits

The more educated you are, the more likely you are to have employer-provided health insurance. According to a 2016 College Board report, just 54% of full-time workers with a high school diploma had employer-provided health insurance. Contrast this with 66% of bachelor's degree holders and 70% of advanced degree holders. While healthcare may not sound important to you now, the ability to see a doctor and have access to quality health care is vital in the years to come. This could mean the difference of being able to immediately treat a toothache versus trying to ignore it because you don't have the \$150 it would take to fill your cavity.

Most young Americans between the ages of 18 and 33 have nothing in the way of retirement savings. And they are really missing out. It is important to start saving a little as young as possible to increase your chances of an early and enjoyable retirement.

3. Expand your career options

Having a college degree opens doors that would otherwise be closed. This gives you a wider selection of jobs to choose from. Many open positions require an associate's degree or bachelor's degree just to apply. 60% of bachelor degree holders believe their jobs give them a sense of identity versus just 38% of those with a high school diploma or less.

Your Fears Relieved

Addressing some fears that keep people out of college.

“If I go to college, I’ll be in debt forever!”

This is the main lie that keeps many from pursuing a college education. You actually can go to college without incurring any debt. If this is the main fear for you, I strongly encourage you to read *Debt Free U* by Zac Bissonnette.

“If I choose college, I’ll have to move out on my own and that will be expensive!”

If you need or want to remain living at home you don’t have to move out to attend college. You can commute to a community college, technical school, or four year school. Or you can take classes online.

Yeah, well, I’m not convinced

If you simply can’t stand the idea of pursuing higher education of any kind at this time then pursue a job that offers on the job training, a paid internship or jobs that will pay for your education. These jobs offer the benefit of making money immediately and receiving job-specific education without having to pay for it. Often people will find a mentor in the field to help guide them to success.

Jobs that do not currently require a college degree:

Examples of these jobs: Real Estate Broker, Postal Worker, Sheet Metal Worker, Flight Attendant, Community Health Worker, Dispensing Opticians, Event Planner, Housekeeper, Personal Cook, Physical Therapist Aide, Pharmacy aide, Insurance Sales Agent, Uber Driver, Delivery Truck Driver, Solar Installer, Carpenter, Administrative Assistant, Sales Representative, Retail Sales, Medical Secretary, Social Media Consultant, Secret Shopper, Education Tutor, Music Tutor, Eldercare, Video Production, Grocery Worker.

One: What You Should Study

Let's begin with the end in mind. Your educational decisions should be driven by the career you would most enjoy. Many people snicker at this idea - saying you need lots of time in college to "find yourself". Well, yes. You will definitely grow in many ways during college, but unless you have an ENDLESS SUPPLY OF MONEY AND TIME it is immensely more economical and efficient to "find oneself" in high school. If you agree, there are three things to consider/questions to ask yourself:

- What career would I find enjoyable?
- What career would I be good at?
- What career pays a living wage and provides benefits?

For example, you may love skiing but are nowhere near professional level, so that doesn't work. You may be a whiz at math but don't find it enjoyable, so being a math teacher is out. Rather, look for a career that you find enjoyable, have the capacity to be competent in the specific skills it requires and meets your financial long term needs.

But you get started it is imperative from this moment on you take **100% responsibility** for the outcome of your education. It's not the responsibility of your parents, or your teachers or your counselors. You have more information at your fingertips online about college options than any generation in history. But it is up to you. And you can do it. The following discovery questionnaire will help.

Discovery Questionnaire

Use this questionnaire to discover your interests, strengths and potential college and career paths that excite you. It is easy to fixate first on where to go to college. Resist this. It is important to first determine what are **your** genuine strengths and what honestly interests you.

It is vital to let go of the rote answer you have been telling people since you were 9. For example, you may have been telling family and friends that you are going to be a vet since you saw your first puppy. But in reality, you shy away from farm animals and have no aptitude for science or anatomy. Or you have long established you are pre-law because, like Michelle Obama, you loved people's reaction to this news as they often comment on how smart and driven you seem. But, like Michelle, you may invest multiple agonizing years devoted to this dream only to find yourself unfulfilled.

So let's take a step back and determine what **genuinely excites you**, what you are also **competent** in, **and** what is **financially viable**.

Often students come up with subjects and career ideas that are both exciting to them and have talent for but lose heart that they could ever earn a living wage. Yes, in some cases it may not be viable to turn those ideas into income but often there are jobs you may not even be aware of that can capitalize on your strengths and interests. Don't immediately discount the arts, for example, as graphic and product designers make good money. Assume nothing, research everything.

Use these results and subsequent action plans as a tool to gain guidance from your high school guidance counselor, college counselor or trusted adult.

Status Check

Currently, what are you thinking of studying in college?

What makes you want to pursue that subject?

What colleges are you considering?

Why those colleges?

After you are finished with college, what career do you want to pursue?

What subjects are you strongest and/or enjoy the most at school?

What subjects are your favorite/you find most exciting?

What subjects outside of school are your favorite/interest you?

What is your favorite sport to participate in?

What is your favorite activity, hobby or club?

Who in your life will you look for guidance in picking a field to study and a college to attend?

How are you planning on selecting a college?

Would you like to go to college for less than 2 years, 2 years, 4 years or 6+ years?

How are you planning on paying for college?

Strengths, Passions & Interests

What is something you do that makes you feel the most alive? _____

What are the best parts of your day/week? _____

What are some of your strengths? _____

What occupation would you be proud to obtain? _____

In a group, do you gravitate to be in charge or detailed worker? _____

Would you rather work on problems on a large scale or intimate one on one level? _____

Do you enjoy public speaking? _____

If you could get paid for it, what would you most like to do? _____

Do you enjoy working with/for the public? _____

Do you excel in art/reading/music/acting or science/technology/engineering/math?(circle)

Do you prefer to work alone, with one other person or a group? _____

What is most important to you in your life? _____

Do you prefer to work at a desk or interacting with people? _____

Would you rather represent an organization or work behind the scenes? _____

Do you enjoy working with elders, peers or children? _____

Do you prefer to solve math problems or people problems? _____

What do people say you are good at? _____

Are you more technical or artistic? _____

Do you enjoy intense/exciting activities or low stress mellow? _____

Do you prefer to work indoors or outdoors? _____

Do you prefer to engage with people or technology? _____

Do you enjoy learning new languages? _____

Would you rather work in a laboratory, art/music studio, office, exam room, or workshop? (circle)

Do you prefer to work with people or animals? _____

Do you like work involving physical touch with others? _____

Do you prefer to make something or fix something? _____

Do you enjoy trying to influence others defending ideas? _____

Do you prefer working with your hands or only with your mind? _____

Practically, what do you see yourself doing in 5 years? _____

What 5 words describe you and set you apart from your classmates?

Career List Brainstorming Sheet

Radiation Therapist	Facilities Manager
Diagnostic Medical Sonographer	Information Technology Consultant
Occupational Therapy Assistant	Property Manager
Occupational Therapy Assistant	Finance Manager
Web Developer	Software Engineer/Developer
Firefighter	Human Resource Manager
Police Officer	Controller
Physical Therapist Assistant	Art Director
Teacher/Professor	Industrial Designer
Dentist/Orthodontist	Multimedia Animator
Doctor	Media Communications
Nurse	Technical Authors
Cardiovascular Technologist or Technician	Film & Video Editor
Respiratory Therapists	Camera Operator
Geological and Petroleum Technician	Public Relations Specialist
Radiologic Technologist	Insurance Adjuster
Landscape Architect	Ophthalmologist
Urban Planner	Psychologist
Politician	Editor
Interior Designer	Air Traffic Controller
Product Designer	Radio and Television Announcer
Graphic Designer	Sound Engineering Technician
Fashion Designer	Forensic Science Technician
Geologist/Geoscientist	Wind Energy Technician
Marine Biologist	Architectural Drafter
Park/Forest Ranger	Audio & Video Equipment Technician
Pilot	Chef
Sheet Metal Worker	Lawyer
Plumber	Court Reporter
Electrician	Anesthesiologist
Forrest Product Management	Pharmacist
Investment Banking/Financial Services	Criminal Investigator
Dental Hygienist	Sound Engineering Technician
Accountant	Computer Network & Support Specialist
Project Manager	Marketing Manager
Mechanic	Purchasing Manager

Potential Areas of Study

After reflecting on your answers on the strengths, passions and interests quiz, select 3 potential areas of study that would interest you. If none stand out, consult the career brainstorming list, ask a friend, a trusted adult or a counselor to go over your results and help you brainstorm.

Action Plan

Now it is very important to **verify** your potential areas of study with interviews, job shadows, internships or jobs. I can not tell you how many college graduates - AFTER investing 4+ years and over 100 thousand dollars, regretted their choice of study. They don't regret college, but admit that they failed to assess their true interests or test their abilities BEFORE committing to their education. Let's learn from their mistakes.

The next step is to schedule actionable activities. Actionable activities will help you discover which of the three above study areas is the best fit for you. For example, if you intern or job shadow you may confirm you like a certain job or surprisingly find you despise it. If you find you love two or even all three of your options don't worry. You can always major in one and minor or take some coursework in the others.

Examples of actionable activities are internships, job shadows or volunteer shifts. If those opportunities are not an option, set up an interview with a professional in the field of study.

Simply call the professional and ask for 15 minutes of his or her time. Set up an appointment and come early with at least 8 questions. A great question for these interviews is "How would you describe a typical day in your career?" You may come to find out that a nurse spends 80% of her time at her computer filling out paperwork when you thought it would be 80% with one on one patient care. The goal here is to assume nothing. Find out as much as possible. Ask which schools and programs recommend and advice for saving money and lessons they learned.

Another actionable activity would be to tour the department of study at a college and interview a department professor. You can also research a "Day in the Life of an _____" on YouTube.

Determine an actionable activity for each of your areas of study.

Area of Interest

Actionable Activity

After completing your Actionable Activities you could have narrowed down your potential areas of study to one or two. You can focus on these areas as a Major and Minor if you are four year bound. Or focus your coursework on these at community college.

After Actionable activities I have made the following decisions on my coursework:

This is why we do this assessment first before landing on a specific school; otherwise you could fall in love with a particular school that doesn't offer the coursework you need to succeed.

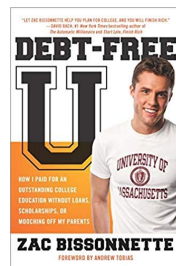
But just before we jump into schools, we will sink our teeth into the best part: How to pay for it.

Two: How to Pay for It

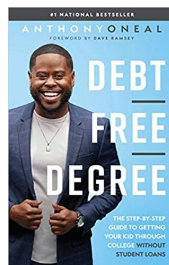
Most students are going to need a **combination** of personal savings, federal aid, scholarships and parent aid to pay for college. Colleges range from FREE to \$70K+ a year. What you pay depends on where you go, your grades and test scores, your family's financial need and various other factors. This chapter will break it down.

Cost Saving Strategies

- ★ Take Expanded Options College Classes cheaply during High School
- ★ Finish in Four Years
- ★ Work as a Resident Assistant
- ★ Learn to Cook and Eat In
- ★ Rent/Sell Back Books
- ★ Have Fun for Free
- ★ Get a Job on Campus
- ★ Use Public Transportation
- ★ Read the books below!



Debt-Free U How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off My Parents
by Zac Bissonnette.



Debt Free Degree
The Step by Step guide to getting your kid through college without student loans by Anthony O'Neal

Discover Your Assets

Talk Specifics with Your Parents

Ask your parents to specify how much per term they can contribute to your college education and expenses. Although it may seem uncomfortable to push for specifics, being clear on your finances is part of becoming a financially savvy/secure adult. This information is crucial as it informs you how much you will need to personally work and save during your high school years. Knowing ahead of time gives you the motivation to work and save, and opportunity to research grants, scholarships and other options to pay for college.

Do Not Underestimate How Much You Can Earn By Working

By working AND saving during high school and college, students can pay a significant part of their expenses. Read the book Debt Free U by Zac Bissonnette to learn how. Start working and saving right now. Simply google “jobs” and a list of local ones will come up.

Do Not Overestimate Scholarships

It is the rare high school graduate that has their college tuition, fees, room and meals fully covered by academic or athletic scholarships. It is important to not overestimate the amount you will earn through scholarships.

My Assets

Personal Savings Account	\$ _____	(what you have personally saved)
Parent College Savings	\$ _____	(the amount in your college savings account)
Parent Contribution	\$ _____	(what your parents can give out of pocket)
Senior Year Earnings	\$ _____	(what you will make SR year of HS)
Work Study/School Year Job	\$ _____	(what you'll earn at your college job)
Federal Pell Grant	\$ _____	(up to \$6,345 if awarded)
Oregon Opp Grant	\$ _____	(\$2,778 for 2 yr, \$3,600 for 4 yr if awarded)
Oregon Promise for CC	\$ _____	(cost of tuition at a CC or a discount at WOU)
College-Specific Award	\$ _____	(non-competitive merit based)
Local Scholarship (s)	\$ _____	(focus on those that you are truly qualified)
Oregon OSAC Scholarship	\$ _____	(Office of Student Access and Completion)
Grandparent Contribution	\$ _____	(ask Grands, Aunts, Uncles for support)
Graduation Money	\$ _____	(usually around \$500)
Resident Assistant Discount	\$ _____	(apply at College for major discounts)
Other	\$ _____	(be creative, an entrepreneur)
Federal Low Rate Loan	\$ _____	(avoid this if possible)
Total Assets	\$ _____	(needs to match or exceed your costs)

Discover Your Costs

Every college provides a **Net Price Calculator** on their website. You will need some of your parents tax information to answer some of the calculator's questions. It will take you 5 minutes to fill out the calculator to discover your cost for that school.

My Costs

Tuition + Fees	\$ _____	(cost of classes and fees)
Room + Board	\$ _____	(housing)
Meal Plan	\$ _____	(you have a choice of several)
Books + Supplies	\$ _____	(books and course materials)
Transportation	\$ _____	(car, parking, gas, insurance, public transpo)
Personal Expenses	\$ _____	(eating out, clothes, entertainment, toiletries)
Annual Total Costs	\$ _____	(needs to be less than your Assets)

Tuition + Fees: Tuition is what you pay for courses or credit-hour charges. This means you will pay more for 18 credits versus 15. You want to average 15 credits per term to graduate in four years for a bachelor's degree. Fees cover things like health services but can also tie into specific classes to cover special charges. Be sure to ask if all fees are mandatory as some you may choose to opt out of.

Room + Board: Room and Board typically refers to your dorm room. This can be more expensive than tuition and fees. If you can cut your room and board expenses down by becoming a resident assistant, getting more roommates and/or moving off campus when you are able. A resident assistant, commonly shortened to RA, is a trained peer leader who coordinates activities in resident halls.

Meal Plan: Save money by making your own food and/or getting a job with discounted food.

Books + Supplies: You can reduce money spent on books and supplies by renting your books, selling them back and buying supplies off campus. The student bookstore typically adds a large markup.

Transportation: Most campuses are pedestrian friendly and offer free transportation. It is a huge cost savings to get around campus by less expensive to not take a car to campus and get by on foot, bike or public transportation. For a car you must consider the car price, and the cost of insurance, gas, maintenance and parking.

Personal Expenses: This covers everything from toiletries to entertainment. You can have your parents, if they are willing and able, stock up on essentials to reduce your costs. Look for free entertainment on campus and use your meal plan or make your own food versus eating out.

These expenses can look daunting, but we encourage you to be empowered by knowing and understanding all the involved costs rather than being surprised when they come up. Now that you have the real numbers you can start assessing all your assets to come up with the money.

Top 7 Strategies for Paying for College

1. Working and Saving

Amount: Varies. Can be up to \$16,000+.an average is \$1,000-\$16,000

This may be your best money making option and it is definitely the one which is most within your power to influence. A hard working student can work and save thousands before college. Create a financial plan with a trusted adult and start saving now. Do not underestimate the value of hard work and saving! Consider alternative work options like being an Etsy entrepreneur, Uber driver or Postmates delivery person.

2. Non-Competitive College Specific Scholarships

Amount: An average is \$1,000-\$16,000

Colleges are increasingly offering non-competitive merit based scholarships based on your GPA and test scores. You can find this information online at the colleges where you are interested in applying. They are often referred to as General or Foundation Scholarships and are your second best chance for a big discount. Some universities, such as Harvard and Yale have large endowments which enable a prospective middle income student to attend their schools for less than a state school. Many colleges also offer diversity scholarships based on your ethnicity and other variables. Assume nothing, research everything. See each school's Net Price Calculator on their website.

Eligibility: Varies. See details at your college of interest.

Opens: Varies

Deadline: Usually in Jan or Feb.

3. FAFSA, Free Application for Federal Student Aid

Amount: Full Pell is \$6,345, Oregon Opportunity Grant is \$2,778-\$3,600.

Eligibility: Low Family Income (usually lower than 40K) may be eligible for grants + loans.

Higher Family Income may qualify for loans. The FAFSA is also critical as it also determines eligibility for need-based scholarships.

Opens: Fill out on or soon after October 1st.

Deadline: June 30th

If your family makes less than 70K a year it is critical that you fill out the FAFSA correctly and as soon as it is available. If your family makes well over 70K it is still wise to fill it out in case you need to take advantage of the federal subsidized loans.

4. Local Scholarships

Amount: Average awards are \$1000. Some are good for only one year, others are renewable but you must reapply. Local scholarships have less competition than state.

Eligibility: Varies widely. Specific interests/need/field of study/community service

Participating in community service projects is a great way to qualify for local scholarships.

Usually opens in January or February - check with your high school counselor.

5. Oregon Scholarships, OSAC

Amount: Average awards are \$1000. Some are much more.

Eligibility: 3.00 GPA or higher with work/activities/community service

Opens: November

Early Bird deadline is February 15

Deadline: March 1st

6. Your Family

Amount: Varies

Have an honest and open discussion with your parents, grandparents and other family members who are willing and able to contribute to your education. Their contribution is not legally mandatory in any way. It is a gift of support. Ask for honest numbers so you can plan. A great idea is asking family members like Grandparents if they are willing and able to cover one of the line items. It might give them great pleasure knowing they are covering your books and supplies.

Special Note: What do you do if your parents do not support your chosen area of study and therefore want to withhold support? We suggest you find concrete statistics on the financial viability of your chosen path. If that still doesn't convince them, we suggest you modify your major to one they accept while minoring or taking coursework in your preferred area of interest. You can always take supplemental coursework later but if their financial support is substantial, it is wise not to pass it up. Often, your chosen field may still be accessible to you regardless of your major.

7. Becoming a Resident Assistant

Amount: Can cover residence fees, sometimes food, sometimes stipend (11K+).

Eligibility: Varies, usually must be a college Sophomore, Junior or Senior

If you can secure free or discounted housing and/or meal plan, you will save thousands.

Use the budget on the next page for every school you are interested in. Make several copies of the budget sheet to compare schools side by side financially to decide what is best for you. Be sure to create a fresh sheet for each year of school to assess your future needs.

★ MY COLLEGE BUDGET ★

College Name: _____

College Costs

Tuition + Fees	\$ _____	(cost of classes and fees)
Room + Board	\$ _____	(housing)
Meal Plan	\$ _____	(you have a choice of several)
Books + Supplies	\$ _____	(books and course materials)
Transportation	\$ _____	(car, parking, gas, insurance, public transpo)
Personal Expenses	\$ _____	(eating out, clothes, entertainment, toiletries)
Annual Total Costs	\$ _____	(needs to be less than your Assets)

College Assets

Personal Savings Account	\$ _____	(what you have personally saved)
Parent College Savings	\$ _____	(account divided by # of years needed)
Parent Contribution	\$ _____	(what your parents can give out of pocket)
Senior Year Earnings	\$ _____	(what you will make SR year of HS)
Work Study/School Year Job	\$ _____	(what you'll earn at your college job)
Endowment Scholarship	\$ _____	(typically found at elite colleges)
Federal Pell Grant	\$ _____	(up to \$6,345 if awarded)
Oregon Opp Grant	\$ _____	(\$2,778 for 2 yr, \$3,600 for 4 yr if awarded)
Oregon Promise for CC	\$ _____	(cost of tuition at a CC or a discount at WOU)
College-Specific Award	\$ _____	(non-competitive merit based)
Local Scholarship (s)	\$ _____	(focus on those that you are truly qualified)
Oregon OSAC Scholarship	\$ _____	(Office of Student Access and Completion)
Parent Employer Scholarship	\$ _____	(parent workplace scholarship)
Grandparent Contribution	\$ _____	(ask Grands, Aunts, Uncles for support)
Graduation Money	\$ _____	(usually around \$500)
Resident Assistant Discount	\$ _____	(apply at College for major discounts)
Other	\$ _____	(be creative, an entrepreneur)
Federal Low Rate Loan	\$ _____	(avoid this if possible)
Total Assets	\$ _____	(needs to match or exceed your costs)

*Plan out your 4 years so that you never have to rely on private, high interest rate loans.
Make multiple copies of this sheet to compare colleges and for every year of school.

State School Example One

Western Oregon University, Monmouth Oregon Year: 2020

College Costs

Tuition + Fees	\$ 13,148
Room + Board	\$ 9,144
Meal Plan	\$ 1,320
Books + Supplies	\$ 500
Transportation	\$ 0
Personal Expenses	\$ 1,350
Annual Total Cost	\$ 25,462

College Assets

Personal Savings Account	\$ 5,000	
Parent College Savings	\$ 17,549	
Parent Contribution	\$ 0	
Senior Year Earnings	\$ 0	
Work Study/School Year Job	\$ 2,160	
Endowment Scholarship	\$ 0	
Federal Pell Grant	\$ 0	
Oregon Opp Grant	\$ 0	
Oregon Promise for CC	\$ 1500	<i>(Western awards Jump Start if you earn OR Promise)</i>
College-Specific Award \$	\$ 594	
Local Scholarship (s)	\$ 1000	
Oregon OSAC Scholarship	\$ 0	
Parent Employer Scholarship	\$ 1000	
Grandparent Contribution	\$ 0	
Graduation Money	\$ 500	
Resident Assistant Discount	\$ 0	
Other	\$ 0	
Federal Low Rate Loan	\$ 0	
Total Assets	\$ 29,303	<i>(use extra to go towards next year)</i>

Pro Tip for more Assets:

If at first you don't have enough assets to cover the school you want to attend, do not give up. Start strategizing what you could do to make the difference. Can you work more hours? Could you qualify for an endowment school? Could you receive a non-competitive merit based scholarship? Could you go to Community College for a year or two then transfer? Could you ask Grandma to pay for your Meal Plan? There is a way to go debt free. You just need to find it.

State School Example Two

Western Oregon University, Monmouth Oregon Year: 2020

College Costs

Tuition + Fees	\$ 13,148
Room + Board	\$ 9,144
Meal Plan	\$ 1,320
Books + Supplies	\$ 500
Transportation	\$ 0
Personal Expenses	\$ 1,350
Annual Total Cost	\$ 25,462

College Assets

Personal Savings Account	\$ 7,000
Parent College Savings	\$ 0
Parent Contribution	\$ 1,800 <i>(\$200 a month)</i>
Senior Year Earnings	\$ 0
Work Study/School Year Job	\$ 4,860
Endowment Scholarship	\$ 0
Federal Pell Grant	\$ 6,345
Oregon Opp Grant	\$ 3,600
Oregon Promise for CC	\$ 1,550
College-Specific Award	\$ 2,500
Oregon OSAC Scholarship	\$ 0
Local Scholarship (s)	\$ 1000
Parent Employer Scholarship	\$ 1000
Grandparent Contribution	\$ 0
Graduation Money	\$ 200
Resident Assistant Discount	\$ 0
Other	\$ 0
Federal Low Rate Loan	\$ 0
Total Assets	\$ 29,855 <i>(use extra to go towards next year)</i>

Example Explained:

In this example, the student does not have a college savings plan. But the student qualifies for both the Federal Pell and Oregon Opportunity grant. And the student is a hard worker and saver, enabling them to go to the same school as in Example One. During Sophomore, Junior and Senior year you can substantially reduce your costs by living off campus with roommates and making your own food. And you can work and save during the summer and winter breaks. With careful planning and discipline debt is not required to go to college.

Community College Example

Columbia Gorge Community College Year: 2020

College Costs

Tuition + Fees	\$ 5,394
Room + Board	\$ 0
Meal Plan	\$ 0
Books + Supplies	\$ 500
Transportation	\$ 0
Personal Expenses	\$ 0
Annual Total Cost	\$ 5,894

College Assets

Personal Savings Account	\$ 2,000
Parent College Savings	\$ 0
Parent Contribution	\$ 0
Senior Year Earnings	\$ 0
Work Study/School Year Job	\$ 0
Endowment Scholarship	\$ 0
Federal Pell Grant	\$ 0
Oregon Opp Grant	\$ 0
Oregon Promise for CC	\$ 4,494
College-Specific Award \$	\$ 0
Oregon OSAC Scholarship	\$ 0
Local Scholarship (s)	\$ 0
Parent Employer Scholarship	\$ 0
Grandparent Contribution	\$ 0
Graduation Money	\$ 200
Resident Assistant Discount	\$ 0
Other	\$ 0
Federal Low Rate Loan	\$ 0
Total Assets	\$ 6,694 <i>(use extra to go towards next year)</i>

Example Explained:

In this example, the student lives at home and goes to community college. By saving a considerable amount of money with this option - the student is freed up to work and save money to transfer in two years to a university if they wish.

Disclaimer: You need to qualify and apply for all grants, and scholarships. There is no guarantee you will receive them and the amounts can vary. Assume nothing. Research everything.

Financial Pitfalls

Test your Return on Investment

Research the earning power of your career choice at onetonline.org. Example: does it make sense to pay \$100K for an education that leads to a job that earns minimum wage or slightly above? Answer: no.

- Poverty Level: \$11,000-\$24,000 annually
- Minimum Wage Earners: \$15,000-\$20,000 annually
- Lower Middle Class: \$35,000-\$75,000 annually
- Middle Class: \$75,000-\$100,000 annually
- Upper Middle Class: \$100,000+ annually

Beware of Credit Card Offers

If you don't trust yourself to pay off the credit card in FULL each and every month on time do not take a single one. If you do have self discipline, only take out a single credit card with your parents' blessing. Make sure it has a low limit like \$500 and pay it off every month on time and you can build your credit.

Never Owe the School Directly

Colleges will let you move into the dorm and start school and eat their food with no money down. When the bill comes due and you don't have money they will let you stay in the dorm, continue to go to classes and eat their food. If you still don't pay, you will accrue late fees. The next term will start and they will continue to let you stay and build up debt. Make no mistake; this is debt. Some students feel that this is better than taking out a loan. Since they have been told not to take out loans they just feel they simply are "paying late." Or just "owe" the college. **This is far worse than a loan.** When the debt reaches over a set amount you will start accruing interest at an alarming rate of 12%. At a certain level the debt will be turned over to collections. Your credit will be compromised for many years to come. **Never start a term without knowing exactly how you are going to pay by the due date.** It is far better to borrow through a Federal Stafford loan than to owe the school.

Why You Should Avoid Loans

We advise parents to **not** take out a **ParentPlus Loan**, a home equity loan, borrow from retirement, or drain their savings to pay for their child's education. Optimally, parents have been contributing to a college savings plan and their retirement simultaneously for years :however, if that is not the case, they shouldn't borrow now. There are other ways to pay for college without getting into debt. We strongly advise students and/or parents against taking out high interest private loans or owing the college directly. Parents should be focused on building up their retirement, and if that is going well, contribute what they can out of their monthly budget to help.

We recommend students take out Federally Subsidized loans and only as a **final option** and borrow the least amount they can. Remember, any money you borrow today could drastically affect your lifestyle and happiness into your 40's, 50's and beyond.

Don't Pay Extra for Private or Out of State College

If you receive scholarships that make the cost of private or out of state college the same or lower price than an in state option, fantastic! But if not, you could pay over twice the amount of an in-state college. Fill out potential college's net price calculator on their website to confirm.

If you are drawn to a certain out of state or private school for their academic rigor but the price is prohibitive, consider an Honors College within a state school. It's a special community for exceptional students. These courses are usually small in size, sometimes available at no extra charge, and can offer large merit scholarships. Research your Honors College options in Oregon.

Don't Take Longer than 4 years to Graduate

This is not talked about very often, but only 36% of students receive a bachelor's degree in 4 years. **Students who graduate in 4 years spend up to 40% less.** Develop strong time management and study skills and work closely with your college advisor to ensure you are taking the right classes to graduate on time.

The Only Loans You Should Consider

Get financial advice from a trusted and financially wise adult (not an admissions counselor) before considering loans. After you have researched all other options, you may need to consider a federal subsidized loan. Part of your process should be formulating a plan and means to pay it back.

Federal Subsidized Stafford Loan: deferred interest until 6 mos after student stops going to school. Current Stafford Loan interest rate: 4.53%.

Federal Unsubsidized Stafford Loan: **immediate interest upon borrowing.** Repayment begins 6 mos after the student stops going to school. Check rates and details before signing.

The maximum per year you can borrow through federal subsidized and unsubsidized loans is \$5500. If you need to borrow more than \$5500, you can not afford that school. But plan ahead - You don't want to use all your assets your first three years and not have enough money your senior year in college and need to borrow both federal and high interest private loans to graduate. You could end up with far more debt then you would have by taking out federal loans both junior and senior year.

How to Pay Off Student Loans Fast

If you choose to take on debt here is our advice on how to pay it off as soon as possible.

1. **Live Frugally:** Avoid big purchases for sure but also avoid eating out and paying for entertainment. If you have roommates, keep them. Make your own food. Don't buy a car. Use public transportation. Live poor now so you don't have to for the rest of your life!
2. **Work and Pay down the Debt Now:** Work as much as possible and throw every dime at the loans. Take on a side hustle to pay down your debts even faster. Sell work on Etsy. Clean houses. Become a Nanny. Do errands and chores for friends and family.
3. **Pay off your loans while you are still in school.** Pay more than the minimum and make more than one payment per month. Take the payment out of every paycheck automatically. Make extra payments every chance you can to reduce the principal on your student loans at a faster pace. Take your next refund, raise, or generous gift from grandma and pay down your student debt.
4. **Negotiate student loan repayment with your employer.** Anything is on the table when you're negotiating your salary or benefits – and sometimes, the key to getting what you really want is just asking for it. Some student loan lenders will give you a reduced rate if you have the payments taken out automatically every month. Ask your lender to see if this is a perk you can take advantage of while paying on your student loans.

You could save a boatload of money in interest by prepaying your loan and speeding your payoff date up by months, or even years.

Financial Aid Information

Oregon students have the benefit of free college advice through the **Aspire** program at the High School. Definitely inquire about this and sign up. Also, make sure you apply to the **FAFSA**, The Free Application for Federal Student Aid, a form completed by current and prospective college students in the United States to determine their eligibility for student financial aid.

If your family makes more than 70K you will most likely not receive grants but may receive federal loans. **Read: no free federal money.**

If you are on free or reduced lunch and have an estimated family contribution (EFC) of zero you will most likely receive the **Pell Grant for \$6,345** and the **Oregon Opp Grant for \$3,600**. These amounts may change so always confirm.

The Federal Supplemental Educational Opportunity Grant, more commonly known by its acronym SEOG, is a federal assistance grant reserved for college students with the greatest need for financial aid to attend school. You need to apply. Rewards are from \$100 - \$4,000

Oregon Promise is for 12 credits of Community College Tuition Funding and eligibility requirements change annually. <https://oregonstudentaid.gov/oregon-promise.aspx>. You could qualify for free community college tuition and books - allowing you to attend college for free if you can live at home.

Parents: Make sure you receive the **The American opportunity tax credit to get the maximum annual credit of \$2,500**. Confirm with your tax preparer to get all your benefits.

Free Ride definition: Be careful when you read that a college is a “free ride”. Often when this term is used the college is simply referring to the price of tuition. Tuition is a substantial factor, but it is only one of several costs involved in going to college. A true free ride would cover tuition, housing, meals, books, fees, personal items, and transportation.

Advice students with a high GPA:

1. If you have financial need, see if you qualify for the **Ford Scholarship (OR Students)**
2. Look into schools with **endowments**. They could be cheaper than a state school for you.
3. Next, look into schools that offer large **non-competitive foundation scholarships** at their school. This can translate into an automatic \$15K off the list price making it less than or very similar to the price of a state school.

Scholarships & Grants: Ask if they are **renewable** and if so, if there are stipulations. And ask if they are **stackable**. Sometimes one scholarship negates another.

Chapter Three: Where You Should Go

It is imperative that you define the best college for you. Don't piggy back on your best friend's choice or your Dad's alma mater right out of the gate. Rather, consider what attributes do **you need** and want in a college. You may not be able to find all your favorite elements in a single college ;however, it is wise to assess your main needs and make sure your college of choice provides them. The only colleges we strongly advise you to avoid are for-profit schools or unaccredited schools.

Degree Offerings: I need a college that

- ☐ Offers a certificate/degree in a trade/technical skill in _____
- ☐ Offers a two year associates 2 year degree or certificate in _____
- ☐ Offers a four year degree in _____

Cost: I am most interested in a school:

- ☐ Where I can receive a free education like a community college with the Oregon Promise
- ☐ That is a reasonably priced state school
- ☐ That is private or out of State but through scholarship is relative in price to a state school
- ☐ With a large endowment that charges me the equivalent or lower price of a state school
- ☐ Price is no object - can go anywhere

Size of School: I see myself at a college that is

- ☐ Smaller than my high school
- ☐ Same as my high school
- ☐ Bigger than my high school
- ☐ Significantly bigger than my high school

Size of Town: I want to go to school in a town/city that is

- ☐ Smaller in size than my hometown
- ☐ Similar in size to my hometown
- ☐ Larger in size than my hometown

Accomodations: I want to attend a college

- ☐ Where I can live at home and commute
- ☐ Where I can live in a dorm
- ☐ Where I can live in an apartment

Distance: I want a college that is

- ☐ Within an hour from my house
- ☐ No more than 3 hours away from home - can easily be picked up for breaks
- ☐ No more that 6 hours away from home - within a days drive one way
- ☐ Can be very far away - flying back and forth is an option for me

Culture: I

- ☐ am okay with a small town with little to do beyond studying and campus life
- ☐ require a town with diverse restaurants, recreation and entertainment options

- ☐ am seeking a liberal college
- ☐ am seeking a conservative college
- ☐ am seeking a moderate college
- ☐ Not relevant to me

Rigor: I would like

- ☐ As easy of coursework as possible
- ☐ Typical college coursework
- ☐ Rigorous/Honors level coursework

Student Body

- ☐ I'm fine with a professional/commuter college where the average age is 26
- ☐ I want a typical "collegy" vibe where the average age is 20

Demographics:

- ☐ Diversity is important to me
- ☐ Diversity is not important to me

Sports/Activities/Clubs

- ☐ Greek Life: fraternities/sororities
- ☐ A Certain Sport: _____
- ☐ Drama/Plays
- ☐ Dance Program
- ☐ Music Program
- ☐ Study Abroad Program
- ☐ Other: _____

Warning Against For-Profit Schools: Although attending a for-profit school can mean getting your degree in less time and having better options for schedules, it can also mean being forced to pay high tuition costs, getting credits that won't transfer, and earning a degree that isn't recognized anywhere else. Examples of such schools include: University of Phoenix, Shnu (Southern New Hampshire University), Capella.

Focus your search on Non-Profit, Accredited Colleges

Compare Oregon State Schools

	GPA	Cost	Distance from HR	School Size	Hood River 7K Town Size	Class Size/ Ratio	Avg Age	Fresh Retention	Campus Life & Dorm Quality	Town/City	College Established
Eastern Oregon	2.75	23K	3 hr	3K	LaGrande 13K	Most 25	20	58%	Nice Spacious	Country	1929
Portland State	3.0	25.5K	1 hr	28K	Portland 609K	17	26	73%	Old, Urban Park Blocks	Urban Grit	1946
OSU Cascades/COCC	3.0	26/20K	2.5 hr	1.3K	Bend 81K	16	27	63%*	New Mtns	Beautiful Hip	2001
Southern Oregon	3.0	24K	5.5 hr	6K	Ashland 20K	23 40% . 20	21	74%	Some New	Quaint/Artsy	1872
Western Oregon	3.0	23.5K	2.25 hr	6K	Monmouth 10K	15 56% . 20	20	70%	Very Small, Older	Small Secluded	1856
U of O/Lane CC	3.5	26.5/18K	3 hr	24K	Eugene 159K	18 43% . 20	21	63%*	Large Campus, Greek Life	Hippie/Sporty	1876
OSU/Linn-Benton CC	3.0	26/17K	2.5 hr	28K	Corvallis 55K	19	22	63%*	Large Campus, Greek Life	Traditional	1868

* You can Dual Enroll at a community college - take most your classes there, save on tuition and stay in the 4-year college dorms. The lower retention rate is not reflective of OSU or Uofo but in terms of dual enrollment. Community Colleges have lower retention rates than 4 years. OSU and Uofo are 84%.

**The cost of living in an apartment and preparing meals varies greatly depending on the number of roommates and if you are able to secure a 9 month lease.

Live at home commute to CC	Live in apartment CC or Dual	Live in dorms Dual Enroll*	Dorm at 4 Year State School	Private or Out of State School																																																												
<table><tr><td>Dorm + Food</td><td>\$0.00</td></tr><tr><td>Tuition + Fees</td><td>\$4000.00</td></tr><tr><td>Books + Supplies</td><td>\$2,000.00</td></tr><tr><td>Transportation</td><td>\$1500.00</td></tr><tr><td>Personal</td><td>\$0.00</td></tr><tr><td>Annual Total</td><td>\$7,500.00</td></tr></table>	Dorm + Food	\$0.00	Tuition + Fees	\$4000.00	Books + Supplies	\$2,000.00	Transportation	\$1500.00	Personal	\$0.00	Annual Total	\$7,500.00	<table><tr><td>Apartment + Food</td><td>\$12,000.00**</td></tr><tr><td>Tuition + Fees</td><td>\$4000.00</td></tr><tr><td>Books + Supplies</td><td>\$2,000.00</td></tr><tr><td>Transportation</td><td>\$500.00</td></tr><tr><td>Personal</td><td>\$900.00</td></tr><tr><td>Annual Total</td><td>\$19,400.00</td></tr></table>	Apartment + Food	\$12,000.00**	Tuition + Fees	\$4000.00	Books + Supplies	\$2,000.00	Transportation	\$500.00	Personal	\$900.00	Annual Total	\$19,400.00	<table><tr><td>Dorm + Food</td><td>\$11,000.00</td></tr><tr><td>Tuition + Fees</td><td>\$5000.00</td></tr><tr><td>Books + Supplies</td><td>\$2,000.00</td></tr><tr><td>Transportation</td><td>\$500.00</td></tr><tr><td>Personal</td><td>\$900.00</td></tr><tr><td>Annual Total</td><td>\$19,400.00</td></tr></table>	Dorm + Food	\$11,000.00	Tuition + Fees	\$5000.00	Books + Supplies	\$2,000.00	Transportation	\$500.00	Personal	\$900.00	Annual Total	\$19,400.00	<table><tr><td>Dorm + Food</td><td>\$11,000.00</td></tr><tr><td>Tuition + Fees</td><td>\$10,000.00</td></tr><tr><td>Books + Supplies</td><td>\$2,000.00</td></tr><tr><td>Transportation</td><td>\$500.00</td></tr><tr><td>Personal</td><td>\$900.00</td></tr><tr><td>Annual Total</td><td>\$24,400.00</td></tr></table>	Dorm + Food	\$11,000.00	Tuition + Fees	\$10,000.00	Books + Supplies	\$2,000.00	Transportation	\$500.00	Personal	\$900.00	Annual Total	\$24,400.00	<table><tr><td>Dorm + Food</td><td>\$11,000.00</td></tr><tr><td>Tuition + Fees</td><td>\$33,000.00</td></tr><tr><td>Books + Supplies</td><td>\$2,000.00</td></tr><tr><td>Transportation</td><td>\$500.00</td></tr><tr><td>Personal</td><td>\$900.00</td></tr><tr><td>Annual Total</td><td>\$47,400.00+</td></tr></table>	Dorm + Food	\$11,000.00	Tuition + Fees	\$33,000.00	Books + Supplies	\$2,000.00	Transportation	\$500.00	Personal	\$900.00	Annual Total	\$47,400.00+
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Narrow Down Your College Choices

From the results of your quiz you can make a list of schools you are interested in visiting. If you don't know of schools that meet most of your desired attributes, research them online and meet with your guidance counselor to find your relative options.

Once you have your list of potential schools

- Check to see if you meet their admittance requirements*. Do not deflate if you fall a little short of the requirements. Call the admissions office of the school you are interested in and ask if they will accept your shortcomings.
- Next, confirm they offer the areas of study you are interested in pursuing. Do not assume they don't offer the classes if you don't see them listed. It is wise to call as many colleges call courses by names you wouldn't expect.
- Last, check to see if you can afford the school using the net price calculator on their website. If you are really in love with a school you fear you can not afford it is important to pursue scholarships as you might earn non-competitive scholarships that make the school affordable.

After narrowing your college choices to those that meet the admittance requirements, offer coursework in your area of study and can potentially afford, set up times to visit. Schedule these visits before your busy Senior Year begins. The colleges post visit registration information and forms on their websites.

College 1 _____ Day/Time _____

College 2 _____ Day/Time _____

College 3 _____ Day/Time _____

***Admittance Requirements:**

Acceptance to most 4 year colleges is based on grades and test scores. Most 4 year colleges require a 3.0 GPA or higher. Community colleges do not have GPA or SAT requirements. Affordability is based on your budget and debt tolerance. The vast majority (82%) of high school graduates attend public universities and community colleges. Only 6 % go to private or out of state colleges.

4 Year School Advantages

1. Breadth of Education

Four-year schools have the ability to offer tremendous breadth and depth of educational options. The number of degree programs, majors and class options exceed what you can get at most community colleges. The program variety also allows you to get more specific in selecting a degree. At a community college, for example, you might be able to get a marketing degree. But at a four-year school, more specific majors may include advertising, marketing research and public relations.

2. Broader College Experience

If you want the traditional college experience you see and hear about in movies, on TV and in the media, a four-year school is your best bet. Four-year schools normally have significant on-campus residential opportunities, social activities, clubs, sports and other extracurricular activities. Essentially, you live in a college community as opposed to going to a campus just to take classes. The experience allows you to grow socially and culturally as well as intellectually.

3. Extra Learning Opportunities

While select community colleges and programs do offer some extra learning opportunities, they often pale to what you can get at a four-year school. Study-abroad programs, experiential study trips, high-level internships, on-campus theater shows, professional presentations and cultural events add to the mix. You can also join fraternities, sororities and other clubs that lead to additional opportunities in service learning, professional networking and team building.

4. Independent Living

On-campus living opportunities allow you to grow in independent decision-making. You have to get yourself up in the morning, go to class, manage your time, do homework, cook, clean and make financial decisions independently if you live away from home at a four-year school. (Please note COCC in Bend does offer on-campus dorms like a 4-year school.)

Community College Advantages

1. Great Price

Going to community college while living at home will only cost you between ZERO to 6K. Or, if you do qualify for financial aid, you may even be over-funded and can use the extra money for gas, food, laptop or other college expenses. If your parents make too much for financial aid you still may qualify for free tuition through the Oregon Promise. You can also use this time to work and save money and can transfer to a university later if you choose.

2. Transition & Attention

It may be easier to start your college experience while still living at home. You will continue to receive support from family when you take on the new course load. Additionally, you will receive more personalized attention from your professors. Class participation can also be greater at community colleges. (What do you mean by this statement? "Class participation can be greater at community colleges." Explain.)

3. Associate Degree & Transfer Agreements

You can earn a two-year associate degree before you transfer to a university. You can have that to fall back on if the state school doesn't work out or if you decide not to go. Community colleges are devoted to making sure your credits transfer easily to a state school. Although you should carefully confirm that the courses you are taking will transfer to your college of choice. Your resume will only list the university you graduated from, not the community college where you began your education.

4. Flexibility & Quality

You can go at your own pace, taking fewer classes and stopping/starting as needed. Professors teach the classes versus graduate students. Graduate student teachers are common at universities.

5. Dorm Option

Some community colleges do have dorms. Central Oregon Community College in Bend for example has amazing new modern dorms. This of course diminishes some of the money saving aspect, but if you receive financial and/or parent aid, this could be a viable option. Even if you have to pay full price, the tuition is only \$4500 compared to OSU at \$10,500. In this scenario, Living at home saves approximately \$11K annually.

Almost half of all college students go to community college. Community college is not only a great value, but a promising way to land a job in a shorter amount of time. In just two years' time or less, you can earn an associate degree or a certification.

Tech College/ Trade School Advantages

Technical colleges or trade schools specialize in career-driven courses that teach skills that apply to specific careers, such as carpentry or electrical work. Unlike a four-year college, **you aren't required to take classes that aren't related to your career focus**. This option is great if you already have a career in mind and want to go directly into it.

1. Less Time

A bachelor's degree typically takes a student 4 or more years to complete versus a trade school, where earning your degree could take as little as a few months to 2 years. You will be able to get a head start in the workforce to gain experience and establish yourself.

2. High Demand

Most programs that trade schools offer are in high demand in the workforce. Trade schools will prepare students with the essential skills and hands-on training so they are ready for the work field when they graduate.

3. Less Money

It costs an average of \$127,000 to earn a bachelor degree. A trade school certification costs an average of \$33,000.

4. Smaller Class Sizes

Career colleges usually have smaller classes for students. Unlike a university, you will not be sitting in large lecture halls. With smaller classes, professors are able to give one-on-one attention that each student deserves.

Examples of tech jobs: Automotive Mechanic, Welder, Marine Mechanic, Mason, Auto Body Repair Person, Advanced Tractor Trailer Driver, Carpenter, Construction Equipment Operator, Licensed Practical Nurse, Diesel Mechanic, HVAC Technician, Heavy Equipment Mechanic, Industrial Machinery Mechanic, Hair Stylist, Legal Assistant, Civil Engineering Technician, Wind Energy Technician, Commercial Diver, Plumber, Architectural Drafter, Electrician, CNC Manufacturing, Home Inspector, Aviation Maintenance Technician, Boilermaker, Conservation Sciences, Electronic Engineering, Garden and Landscape Designer, Interior Designer, Solar Energy Technology, Energy Management, Chef, Contractor, Cosmetologist, Esthetician.

Selective School Information

Do not discount IVY's or other selective schools based on price. It is a little known fact that due to these schools' endowments, it will likely cost LESS to attend than a state school. **Don't assume anything. Research everything.** Take their online Net Price Calculator and find out how much it would be to attend.

Activities: You want to develop activities in High School that show your interests, talents, values and leadership skills. Activities such as National Honor Society, tutoring disadvantaged students, sports, theater, debate, music, journalism, internships, volunteerism, and entrepreneurship.. Don't spread yourself thin. Focus on what truly reflects your values. Showing a commitment of 3 years or more is significant.

Highly selective schools value the following. Don't worry if you can't check every box.

Grades	SAT
Top 10% of Class	1300+

Challenging Program

- Most rigorous classes offered
- 4 Years of English, Math, Social Studies, Science, Foreign Language
- Biology/Physics/Chemistry
- Year of Calculus

Attributes

- + Personal Values, Versatile, Adventuresome
- + Independent, Accomplisher, Able to do well at their school
- + Intellectually curious - going beyond the assignment
- + Sophisticated grasp of world events
- + Commitment - unusual depth and passion
- + Leadership - Editor of Yearbook or School Paper, Captain of a Team, President of Class, Student Body, or Club
- + Improved School/Community - Founded a club, offered a different perspective/experience, made a difference
- + Memorable personal presence

Slight Advantages

- + Early decision
- + Legacy Student (sometimes a disadvantage)
- + Some Minorities
- + 1st Generation to College from family
- + Unusually Talented: Scientist, Athlete, Musician, Artist

Essay

- * Personal, truthful, authentic, unique
- * Not boastful, boring or bland
- * Zero grammatical mistakes

Suggested Timeline

Confirm all Dates online and with your school

Junior Year

- Work through this packet with your parents, Aspire mentor, guidance counselor or trusted adult preferably during your Junior year or earlier.
 - Complete your action activities to verify your career interests
- Work and Save money for College
- Take SAT/ACT. It is beneficial to take a prep course and or retake your SAT/ACT for a better score as your score is an element used in the algorithm that determines your college non-competitive scholarship.
- Narrow Down your Colleges of Interest
 - Assess your strengths and interests and identify potential areas of study.
 - Assess your scholarship potential with your Aspire Mentor and create a preliminary college budget. These two steps will narrow your college search, often down to 2-5 schools.
- Visit colleges of Interest
 - Visit the departments of your area of study as well as the dorms

Senior Year

- **Apply to Colleges** September - December
 - Also send in Test Scores via College Board, your transcripts via Naviance, and any fees or letters of recommendation.
- **Apply for FAFSA** October
- **Start OSAC Scholarship Application** October
- **Apply to Local Scholarships** January
- **Confirm with your college of choice + Deposit to your college of choice**
 - **Notify the colleges your passing on** May

Medical Major Information

1. Nursing

LPN - Community College, 2 years

RN - Community College, 3 years

BSN - 4 options at different price points:

- a) 2 years at Community College, transfer, if accepted, to additional 2 year Oregon private college that offers a BSN
- b) 2 years at a State 4 Year College, transfer, if accepted, to a 2 year Oregon private college that offers a BSN
- c) Private 4 Year College with direct admittance if grades allow
- d) Move to another state, establish residency, go to a community college, then transfer to a State 4 Year State College that offers a BSN

The rub with nursing in Oregon is that you can not earn a BSN (required by hospitals to practice) at a state school. If you take your pre-reqs at a low cost community college and try to transfer to an expensive private, you may not get into the program. If not accepted you will have to live in limbo as you retake classes to get a higher GPA and try to apply again later.

The only way to ensure you can finish the degree is to start at an expensive private with direct admittance. It is a rigorous program and you have to keep your grades up.

2. Nurse Practitioner/Medical Doctor/Psychiatrist/VET

Nurse Practitioner: A Master of Science in Nursing (MSN) is the minimum degree requirement for becoming a nurse practitioner. It is also currently the most common degree program in the field, although some experts note a growing movement toward requiring all nurse practitioners to earn a Doctor of Nursing Practice (DNP) degree.

Medical Doctor: To become a doctor students must complete a four-year M.D. degree program and medical residency, following a four-year bachelor's degree in biology or pre-medicine. This training prepares students to earn state licensure.

Psychiatrist: As an aspiring psychiatrist, you'll need to take undergraduate courses in biology, chemistry, math and physics to meet medical school admissions requirements. Though any bachelor's degree is usually acceptable, majoring in a science discipline or a pre-med field might offer you the best preparation for medical school which is an additional four year degree.

Vet: Would-be veterinarians must hold a bachelor's degree at a four-year college before moving on to veterinary medicine school. Undergraduate work should focus on chemistry, biology, zoology, physiology, microbiology and anatomy. Prospective veterinarians must complete a doctor of veterinary medicine degree. Typically, a doctorate in veterinary medicine takes an

additional four years to complete. Of these four years, three are spent on classroom training where students take courses in animal anatomy and physiology.

3. Physical Therapist

Traditional DPT programs can range from 30-36 months. So in addition to the 4 years you spend completing an undergraduate degree, you'll also spend about 3 years at a DPT program, totaling 7 years of college education to become a physical therapist.

Physical therapist assistant (PTA) education, obtained in a CAPTE-accredited two-year associate degree program, prepares graduates for taking the national licensure examination and entering the field of physical therapy with the required knowledge, skills, and behaviors of a PTA.

4. Social Work/Counseling/Psychologist

Some entry-level social work positions may accept candidates with a bachelor's degree in psychology, sociology, or other related fields. Masters degree required for advancement.

Counselors begin their careers with a bachelor's degree in areas such as counseling, education, or psychology. They will most likely be required to earn at least a master's degree in school counseling or education psychology.

Becoming a psychologist requires obtaining a master's or doctoral degree. During this process, students might perform research, work supervised clinical rotations, and teach classes. Psychologists can choose from a variety of specialties, such as counseling, school, or clinical psychology.

Note on Medical Fields: This is one of the most popular fields but one of the most mistakenly pursued. Take the time to assess your desire to go into the medical field and sort out your motivations. Test the waters with an internship or job shadows and/or interview people in the field. I mention this here because so many commit to the idea of being a nurse or doctor as a child but don't really know the day-to-day realities of the job. The amount of study, debt, and time investment to become medically trained is extensive. The lifestyle demands of medical practitioners are high. It can be rewarding for those who fit the job, but you want to give this field deep consideration before devoting your resources.

Resources

High School Counselor

As a high school student you are assigned to a High School Counselor. They can help with high school course planning, college advising, academic intervention, personal concerns, and much more. Simply request an appointment.

Aspire Mentor (Oregon Schools)

Students are encouraged to take advantage of ASPIRE (Access to Student Assistance Programs in Reach of Everyone) Program. You can request to have a **personal Aspire Mentor** to help you research careers and find the education or training that is best for you. Your mentor will also help you apply to college, financial aid, and scholarships. Simply fill out a request for an ASPIRE mentor through your counseling department.