

# 8th through 10th Grade Students

## DO YOU HAVE A PLAN FOR COLLEGE?

### OKLAHOMA'S OFFICIAL GUIDE TO PREPARING FOR COLLEGE

#### SEPTEMBER 2011

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*Illustration of a male student and a female student. He has a plan... She has a plan... Do you?*

*Illustration of a male student and a female student. Male student: "So, do you have a plan for college?" Female student: "Plan? My plan is getting a job and getting to the mall."*

### So, what's your plan for college?

You may think that college is in the distant future, but it's just around the corner. The best time to start planning for your successful career is now.

If you think getting a job after high school will be easy, then read through this guide and you'll see that the best jobs with good pay require skills and training beyond a high school education, and most require a college degree.

This guide will help you and your family plan for life beyond high school and help you get started with your college plan. You can get a head start on those college plans by seeing the types of high school courses you should take and when to take them, how to work with teachers and school counselors to choose a college that fits your needs and how to plan to pay for college.

### So, why should your plan include college?

- You'll have the time to explore your interests, and you'll discover new areas of knowledge and set new goals.
- You'll learn how to learn – how to think critically, solve problems and develop new skills.
- You'll meet new people, make new friends and... have fun!
- It can take you out of a minimum-wage job and into a good-paying career you can enjoy. Studies prove it: Continue your education after high school, and you're likely to make more money and enjoy a better life.

### Let's talk... Money

*First, there's income... Without a degree*

Let's say you decide to skip college and take a job as a security guard. You'll get paid about \$11 an hour, approximately \$1,404 a month or \$16,852 a year take-home pay.

- Monthly gross pay \$1,760
- Take-home pay (minus all taxes, Social Security and Medicare) \$1,404

*With a degree*

Now let's say you take extra time to explore careers, go that extra mile and graduate from college with a degree in forensic science. As a forensic science technician, you'll make about \$24 an hour. That's \$2,814 a month or \$33,771 a year take-home pay.

- Monthly gross pay \$3,840
- Monthly take-home pay (minus all taxes, Social Security and Medicare) \$2,814

Calculations made by surepayroll.com.

## Let's talk... Monthly Mandatory Expenses

These expenses are based on a single-occupancy household.

Monthly Expenses	Amount
Rent	\$500
Gas for Car	\$100
Food	\$200
Utilities	\$120
Cell Phone	\$80
Auto Insurance	\$125
Savings	\$100
Medical Insurance	\$130
Total	\$1,355

### *Without a degree*

Take-home income	\$1,404
Fixed expenses	\$1,355
Balance	\$49

### *With a degree*

Take-home income	\$2,814
Fixed expenses	\$1,355
Balance	\$1,459

*Illustration of female student. "What?! \$49 is all I have left! Goodbye, designer jeans. Sob..."*

With a salary of \$1,404 a month and your fixed monthly expenses of \$1,355, you will have very little left over each month, and you may have to tweak even the most basic of budgets. On the other hand, with a college degree you'll have money left after your expenses. You can have a nicer car, better apartment, nicer clothes, cable and even an HDTV.

In fact, according to the U.S. Census Bureau, someone with a bachelor's degree earns about 50 percent more than someone with just a high school diploma. That makes a huge impact on your monthly paycheck and will help you achieve the lifestyle you want.

## What a difference a degree makes

Associate or Bachelor's Degree	Hourly Wage	Moderate On-the-Job Experience	Hourly Wage
Accountant	\$24.36	Bank Teller	\$10.58
Computer Programmer	\$28.57	Data Entry Keyers	\$10.17
Architect	\$30.24	Construction Laborer	\$11.49
Zoologist & Wildlife Biologist	\$24.11	Veterinary Assistant	\$8.44
Forensic Science Technician	\$23.52	Security Guard	\$10.91
Environmental Engineer	\$34.51	Water Treatment Operator	\$13.26
Pharmacist	\$44.33	Pharmacy Technician	\$11.52
Physical Therapist	\$32.92	Physical Therapist Aide	\$9.08
Primary, Secondary and Special Education Teacher	\$17.12	Child Care Worker	\$7.74
Registered Nurse	\$24.20	Nursing Aide	\$9.30

Source: Oklahoma Employment Outlook 2016

## What is OKcollegestart.org?

OKcollegestart.org is the official source for planning a college education in Oklahoma and offers advanced tools to help you prepare for, apply to and pay for college.

OKcollegestart.org offers you the opportunity to:

- Create a personal profile to track your college planning.
- Learn about paying for college and conduct an online scholarship search.
- Prepare for a career that suits your skills, values, interests and personality.
- Take online campus tours.
- Use the student-campus matching assistant to find the college campuses right for you.
- Prepare for the ACT with innovative practice tests and tools.
- Have your transcripts sent electronically to Oklahoma college and university admissions offices, the NCAA Eligibility Center and Oklahoma's Promise.

## Courses to take

A college education builds on the knowledge and skills acquired in earlier years. If you plan to attend a public college or university in Oklahoma, it's best for you to start planning a high school course schedule early.

These courses are required for a "standard" high school diploma. They'll prepare you for college, and you'll learn valuable skills in case you decide to get a job right out of high school.

Subject	Units	Course Examples
English	4 units	grammar, composition and literature
Mathematics	3 units	Algebra I, Algebra II, geometry, math analysis, trigonometry, pre-calculus (must have completed geometry and Algebra II), calculus and Advanced Placement Statistics
Laboratory Science	3 units	biology, chemistry, physics or any lab science certified by the school district; general science courses don't qualify
History and Citizenship Skills	3 units	Including 1 unit of American history and 2 units from the subjects of history, government, geography, economics, civics and/or non-Western culture
Other	2 units	from any of the subjects above or from computer science or foreign language
Total	15 units	Remember, requirements may change, and they may be different for private institutions, so always check with your counselor for details.

Remember! Requirements may change, and requirements for private institutions may be different, so see your counselor for up-to-date information.

*Illustration of a male student and a female student. Male student: "You can get those jeans. You just need a better plan. You can start by taking the right classes to help you prepare for college." Female student: "I was 'planning' on taking most of these classes. So if I take these, I am on my way to college?" Male student: "It may take just a little more planning than that."*

## The grades to make

If you want to attend an Oklahoma college or university, you must meet certain requirements. When you apply for admission, public colleges and universities will look at...

- Your score on a national standardized test (ACT or SAT).
- Your overall grade point average (GPA) and its ranking within your high school class **OR**
- Your GPA in the 15 core courses required for college entry.

## Admission Standards 2012-13 for First-Time Entering Students – Minimum High School Performance Criteria for Admission

	Option 1: Minimum ACT/SAT	Option 2: Minimum GPA and Class Rank	Option 3: Minimum GPA <sup>1</sup> in the 15-Unit Core
Oklahoma State University <sup>2</sup>	24 ACT or 1090 SAT	3.0 GPA AND top 33%	3.0 GPA AND 21 ACT or 980 SAT
University of Oklahoma (resident) <sup>3</sup>	24 ACT or 1090 SAT AND 3.0 GPA or top 50%	3.0 GPA AND top 25%	3.0 GPA AND 22 ACT or 1020 SAT
University of Science and Arts of Oklahoma	24 ACT or 1090 SAT AND 3.0 GPA or top 50%	3.0 GPA AND top 25%	3.0 GPA AND 22 ACT or 1020 SAT
Regional Universities	20 ACT or 940 SAT	2.7 GPA AND top 50%	2.7 GPA
Community Colleges	No minimum required. You don't need to make certain scores, but you should take required high school classes AND graduate from an accredited high school or have a GED AND take the ACT exam.		

<sup>1</sup>Additional weighting (1.0) will be added to GPAs of students who take the College Board Advanced Placement (AP) and higher-level International Baccalaureate (IB) courses.

<sup>2</sup>Cognitive factors include noted academic admission standards; quality, quantity and level of coursework throughout the entire high school program; completion of a progressively challenging math sequence, demonstrated by performance; and class rank taken in context with academic rigor and class size of high school attended. Non-cognitive factors include positive self-concept, realistic self-appraisal, long-term goals, leadership experience, community and knowledge in an acquired field. Cognitive factors will be weighted at 60 percent and non-cognitive at 40 percent.

<sup>3</sup>Students meeting the following requirements under each admission option will be placed on a waiting list and evaluated according to stated policy: Option 1 - students with the required ACT score but less than a 3.0 GPA and lower than the top 50 percent of the high school class; Option 2 - students in the top 26-30 percent of their high school class with at least a 3.0 GPA; and Option 3 - all students.

## Thinking ahead

A great way to speed up your college career is to consider earning college credit even before you graduate from high school – as early as your junior year. Taking advantage of these opportunities can save you time, tuition, and room and board and will also prepare you for the demands of college. Ask your high school counselor what options are available at your school.

- Advanced Placement (AP) courses allow students to take college-level course work in high school and possibly receive credit at Oklahoma colleges and universities.

- Concurrent enrollment allows eligible high school students (juniors and seniors) to take credit-earning college courses.
- The Cooperative Alliance program allows high school juniors and seniors to earn college credit toward an Associate in Applied Science (A.A.S.) degree or college technical certificate by taking college-level courses taught at technology centers across the state.

To learn more about these options, visit [www.OKcollegestart.org](http://www.OKcollegestart.org).

## More planning...

Oklahoma EPAS (Educational Planning and Assessment System) is made up of two tests, EXPLORE and PLAN, that help you get ready for the ACT.

The EXPLORE test, taken in the eighth grade, helps you plan your high school courses, prepare for the ACT and choose a career direction.

The PLAN test, taken in the 10th grade, provides even more preparation and allows you to see what kind of questions you missed before you take the ACT. It's a great study guide! PLAN also provides career information based on your interests and is a great way to see if you are on target academically for college.

Talk to your counselor for more information or visit [www.actstudent.org/explore](http://www.actstudent.org/explore) and [www.actstudent.org/plan](http://www.actstudent.org/plan).

## Glossary

Standardized Tests (ACT or SAT): tests used by colleges and universities to evaluate academic skills and abilities. Oklahoma public colleges and universities rely primarily on the ACT.

Class Rank: ranking of a student within a high school graduating class based upon his or her high school grade point average.

Grade Point Average (GPA): the average obtained by dividing the total number of grade points earned (grade points are assigned to letter grades) by the total number of credits attempted.

*Illustration of a male student. "You also need to consider what type of school and what kind of degree you are going after. You have just as many options when it comes to paying for college as well. There are lots of different options so there is no reason to ever give up on your college plans."*

## Types of schools

Research University: an institution that grants bachelor's, graduate and professional degrees and offers a wide variety of courses and degree programs. Generally, they have large student bodies and expansive campuses.

Regional University: an institution that offers bachelor's and master's degrees, and in some instances, associate or professional degrees. They tend to have mid-sized student populations and campuses.

Community College: an institution that grants associate degrees for transfer to four-year institutions or for career preparation. They usually offer flexible class schedules with smaller class sizes.

Technical Branch: an institution that has a special emphasis on education and training in technical fields. Some technical branches offer academic courses and programs, but not all institutions offer two-year programs leading to an associate degree.

## Types of degrees

Certificate: recognition awarded for an organized program of study that does not lead to an academic degree.

Associate in Arts (A.A.) or Associate in Science (A.S.) Degree: a degree awarded upon completion of two years of full-time college work (at least 60 credit hours). The State Regents recognize these two types of associate degrees that transfer to any university.

Associate in Applied Science (A.A.S.) Degree: a degree requiring two years of full-time college work (at least 60 credit hours) that emphasizes an occupational specialty and is designed to lead the individual directly to employment. Some A.A.S. degrees may lead to a Bachelor of Technology degree.

Bachelor’s Degree (also referred to as a baccalaureate degree): a degree requiring four years of full-time college work (at least 120 credit hours). The State Regents recognize three types of bachelor’s degrees – Bachelor of Arts, Bachelor of Science and Bachelor of (Specialty), such as Music, Engineering, etc.

## Paying for college

Although some colleges can be expensive, costs vary from institution to institution. Fortunately, the cost of attending an Oklahoma state college or university is among the lowest in the nation. In addition, the availability of financial aid from various sources can make college even more affordable for qualified students. There’s no reason to give up on your college plan!

## Glossary

Credit Hour: credit given for attending one lecture hour of class each week for 16 weeks or equivalent. Most college classes are three credit hours, meaning the total meeting time for a week is three hours.

Tuition: payment that students make to cover costs of their classes.

Mandatory Fees: fees used to support the institution and support service facilities.

## 2011-12 Estimated Average Costs for Resident Students at Oklahoma Public Colleges and Universities (30 credit hours)

Expenses	Research Universities	Regional Universities	Community Colleges	Technical Branches
Tuition	\$4,076	\$3,537	\$2,206	\$2,802
Mandatory Fees	\$3,040	\$1,155	\$819	\$828
Average Academic Service Fees	\$858	\$292	\$60	\$113
Room and Board*	\$6,880	\$4,543	\$4,437	\$5,030
Books and Supplies	\$1,042	\$1,105	\$1,230	\$1,620
Total	\$15,896	\$10,632	\$8,752	\$10,393

\*Room and board estimates are based on a student living in a traditional dormitory with a roommate and participating in a board (meal) plan. Many institutions offer a wide variety of room and board plans that may be more or less than the average reported above.

*Illustration of a male student. "Follow these steps and it will help set the ball rolling in the right direction."*

## **Financial aid**

Here are a few things you can do to plan ahead...

- Sign up for Oklahoma's Promise now if your family meets requirements outlined at [www.okpromise.org](http://www.okpromise.org).
- Explore [www.OKcollegestart.org](http://www.OKcollegestart.org) and [www.ocap.org](http://www.ocap.org) to learn more about paying for college.
- Start researching the colleges you're interested in and learn what types of financial aid they offer. Find out if they have scholarships in the field you're interested in and what the requirements are so you can plan early to apply.
- Ask family members to open an Oklahoma College Savings Plan account by calling 877.654.7284 or visiting [www.ok4saving.org](http://www.ok4saving.org).
- Learn about the student financial aid application process and programs by calling or visiting the websites for the resources listed in this brochure.
- Investigate other financial aid programs.
- Talk to your school counselor. Counselors have lots of resources that can help you as you plan for college.

## **Types of financial aid**

Scholarships: awards given for a variety of reasons, such as good grades, special talents or career paths.

Grants: aid that's generally based on financial need and that doesn't have to be repaid.

Work-study (student employment): money earned by working part time at a college or university.

Loans: borrowed money that must be repaid over time with interest.

## **Helpful resources**

[OKcollegestart.org](http://OKcollegestart.org)

[www.OKcollegestart.org](http://www.OKcollegestart.org)

ACT Financial Aid Need Estimator

[www.act.org/fane](http://www.act.org/fane)

ACT Student Center

[www.actstudent.org](http://www.actstudent.org)

FastWeb Free Scholarship Search

[www.fastweb.com](http://www.fastweb.com)

Federal Student Aid

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Free Application for Federal Student Aid (FAFSA)

[www.fafsa.gov](http://www.fafsa.gov)

Mapping Your Future  
[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

Oklahoma College Assistance Program  
[www.ocap.org](http://www.ocap.org)

Oklahoma College Savings Plan  
[www.ok4saving.org](http://www.ok4saving.org)

Oklahoma GEAR UP  
[www.okhighered.org/gearup](http://www.okhighered.org/gearup)

Oklahoma Money Matters  
[www.oklahomamoneymatters.org](http://www.oklahomamoneymatters.org)

Oklahoma Tuition Aid Grant Program (OTAG)  
[www.otag.org](http://www.otag.org)

Oklahoma's Promise  
[www.okpromise.org](http://www.okpromise.org)

UCanGo2  
[www.ucango2.org](http://www.ucango2.org)

## **Financial aid resources**

Oklahoma's Promise allows students to earn free college tuition if they meet certain academic and conduct requirements in high school. You must sign up in the eighth, ninth or 10<sup>th</sup> grade, and your family's income cannot be more than \$50,000 per year at the time you apply. There are additional financial, academic and conduct requirements to get and keep the scholarship in college.

[www.okpromise.org](http://www.okpromise.org) or 800.858.1840

Oklahoma Tuition Aid Grant Program (OTAG) is a need-based grant program for Oklahoma residents who attend eligible colleges, universities and career technology centers in Oklahoma. Awards are approved for full-time or part-time undergraduate students. Application is made through the Free Application for Federal Student Aid (FAFSA).

[www.otag.org](http://www.otag.org) or 800.858.1840

Oklahoma College Assistance Program (OCAP), formerly known as OGSLP, is a nonprofit division of the Oklahoma State Regents for Higher Education that provides college access, financial literacy, default prevention and student loan management programs and services to support students, parents, educators and campuses.

[www.ocap.org](http://www.ocap.org) or 800.442.8642

Oklahoma College Savings Plan offers tax advantages, including a state income tax deduction up to \$10,000. Initial contributions are as little as \$100, and continuing contributions as small as \$25 or \$15 through payroll deduction. Funds can be withdrawn as needed and used for college expenses at nearly all colleges and universities in the United States.

[www.ok4saving.org](http://www.ok4saving.org) or 877.654.7284



Oklahoma Money Matters (OKMM), the financial literacy initiative of the State Regents and OCAP, offers information and resources to help students and parents prepare financially for college, strengthen family financial planning and empower young adults with money management skills for independent living.  
www.oklahomamoneymatters.org or 800.970.OKMM (6566)

*Illustration of a female student and a male student. Female student: "Ya know what? With all the options and help out there, I think I have a new plan. A plan for college." Male student: "Now that sounds like a plan."*

**It's never too early to start your plan for college!**

## **Oklahoma public colleges and universities**

*Map of Oklahoma showing the locations of the state's public colleges and universities.*

*Illustration of a building on a college campus: "Plan your visit today!"*

Current as of September 2011

For more information about Oklahoma colleges and universities:

www.OKcollegestart.org

800.858.1840 (Student Information Hotline)

Ask your counselor to see the 2011-12 Counselors' Resource Book.

### **Research Universities**

1. Oklahoma State University, Stillwater  
www.okstate.edu, 800.233.5019
2. OSU Center for Health Sciences, Tulsa  
www.healthsciences.okstate.edu, 800.677.1972
3. OSU-Tulsa  
www.osu-tulsa.okstate.edu, 800.364.0710
4. University of Oklahoma, Norman  
www.ou.edu, 800.234.6868
5. OU Health Sciences Center, Oklahoma City  
www.ouhsc.edu, 877.577.5655
6. OU-Tulsa  
www.ou.edu/tulsa, 918.660.3000

### **Regional Universities**

7. Cameron University, Lawton  
www.cameron.edu, 888.454.7600

8. Cameron University, Duncan  
[www.cameron.edu/duncan](http://www.cameron.edu/duncan), 877.282.3626
9. East Central University, Ada  
[www.ecok.edu](http://www.ecok.edu), 580.332.8000
10. Langston University, Langston  
[www.langston.edu](http://www.langston.edu), 877.466.2231
11. Langston University, Tulsa  
[www.langston.edu/lu-tulsa.aspx](http://www.langston.edu/lu-tulsa.aspx), 918.877.8100
12. Northeastern State University, Tahlequah  
[www.nsuok.edu](http://www.nsuok.edu), 800.722.9614
13. Northeastern State University, Broken Arrow  
[www.nsuba.edu](http://www.nsuba.edu), 918.449.6000
14. Northeastern State University, Muskogee  
[www.nsuok.edu/muskogee](http://www.nsuok.edu/muskogee), 918.683.0040
15. Northwestern Oklahoma State University, Alva  
[www.nwosu.edu](http://www.nwosu.edu), 580.327.1700
16. Northwestern Oklahoma State University, Enid  
[www.nwosu.edu/enid](http://www.nwosu.edu/enid), 580.237.0334
17. Northwestern Oklahoma State University, Woodward  
[www.nwosu.edu/woodward](http://www.nwosu.edu/woodward), 580.256.0047
18. Oklahoma Panhandle State University, Goodwell  
[www.opsu.edu](http://www.opsu.edu), 800.664.6778
19. Rogers State University, Claremore  
[www.rsu.edu](http://www.rsu.edu), 800.256.7511
20. Rogers State University, Bartlesville  
[www.rsu.edu/bartlesville](http://www.rsu.edu/bartlesville), 918.338.8000
21. Rogers State University, Pryor  
[www.rsu.edu/pryor](http://www.rsu.edu/pryor), 918.825.6117
22. Southeastern Oklahoma State University, Durant  
[www.se.edu](http://www.se.edu), 800.435.1327
23. Southeastern Oklahoma State University, Idabel  
[www.se.edu/mccurtain](http://www.se.edu/mccurtain), 888.286.9431

24. Southwestern Oklahoma State University, Weatherford  
www.swosu.edu, 580.772.6611
25. Southwestern Oklahoma State University, Sayre  
www.swosu.edu/sayre, 580.928.5533
26. University of Central Oklahoma, Edmond  
www.uco.edu, 405.974.2000
27. University of Science and Arts of Oklahoma, Chickasha\*  
www.usao.edu, 800.933.8726

\*Oklahoma's Public Liberal Arts University

### **Community Colleges**

28. Carl Albert State College, Poteau  
www.carlalbert.edu, 918.647.1200
29. Carl Albert State College, Sallisaw  
www.carlalbert.edu/sallisaw, 918.775.6977
30. Connors State College, Warner  
www.connorsstate.edu, 918.463.2931
31. Connors State College, Muskogee  
www.connorsstate.edu, 918.687.6747
32. Eastern Oklahoma State College, Wilburton  
www.eosc.edu, 918.465.2361
33. Eastern Oklahoma State College, McAlester  
www.eosc.edu/mcalester, 918.426.5272
34. Murray State College, Tishomingo  
www.msok.edu, 580.371.2371
35. Northeastern Oklahoma A&M College, Miami  
www.neo.edu, 888.464.6636
36. Northern Oklahoma College, Tonkawa  
www.north-ok.edu, 580.628.6200
37. Northern Oklahoma College, Enid  
www.north-ok.edu, 580.242.6300
38. Oklahoma City Community College  
www.occc.edu, 405.682.1611

39. Redlands Community College, El Reno  
www.redlandsc.edu, 866.415.6367
40. Rose State College, Midwest City  
www.rose.edu, 866.621.0987
41. Seminole State College, Seminole  
www.sscok.edu, 405.382.9950
42. Tulsa Community College  
www.tulsacc.edu, 918.595.7000
43. Western Oklahoma State College, Altus  
www.wosc.edu, 580.477.2000

#### **Technical Branches**

44. Oklahoma State University Institute of Technology, Okmulgee  
www.osuit.edu, 800.722.4471
45. Oklahoma State University – Oklahoma City  
www.osuokc.edu, 800.560.4099

#### **Higher Education Programs/Sites**

46. Ardmore Higher Education Center  
www.ahec.osrhe.edu, 580.223.1441
47. Greater Oklahoma City Downtown College Consortium  
www.downtowncollege.com, 405.232.3382
48. Langston University, Oklahoma City  
www.langston.edu/lu-oklahoma\_city.aspx, 405.962.1620
49. Northern Oklahoma College, Stillwater  
www.north-ok.edu, 405.744.2246
50. University Center at Ponca City  
www.ucponcacity.com, 580.762.2856

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