

HIGH SCHOOL JUNIORS AND SENIORS

WHAT'S YOUR PLAN FOR COLLEGE?

OKLAHOMA'S OFFICIAL GUIDE TO PREPARING FOR COLLEGE

AUGUST 2013

OKCOLLEGESTART.ORG

START

GRADES

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DIPLOMA

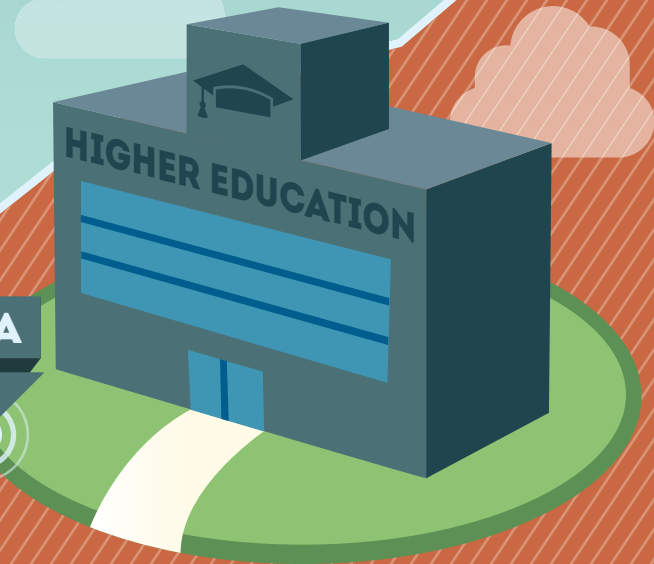
EXAMS



OKLAHOMA STATE REGENTS
FOR HIGHER EDUCATION

Improving our future by degrees

HIGHER EDUCATION



WHAT'S YOUR PLAN

FOR COLLEGE?

You might believe it's too early to start thinking about your future and planning for college, but the best time to start planning is **NOW**. Where are you headed after graduation? What do you have to do to get there? This guide will help you and your family plan for life beyond high school and help you kick-start your college plan. Take some time to read through this guide. Then talk to your family and school counselor about your plan for college.

WHY SHOULD YOU EVEN THINK ABOUT COLLEGE?

You'll have the time to explore your interests, discover things you didn't know and set new goals.



College is fun! You'll meet interesting people and make new friends.



You'll learn how to learn - how to think critically, solve problems and develop new skills.



A degree can take you out of a minimum-wage job and into a good-paying career you enjoy. Studies prove it: Continue your education after high school, and you're likely to make more money and enjoy a better life.



GLOSSARY

If any of the terms used in this publication are unfamiliar to you, check out the glossary under the Paying for College tab at OKcollegestart.org.



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 veterinary assistant. You'll get paid about \$12 an hour, which is approximately \$1,493 per month or \$17,916 per year in take-home pay.



Take-home pay (minus all taxes, Social Security and Medicare) \$1,493

...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 zoology. As a zoologist, you'll make about \$22 an hour. That's \$2,231 per month or \$26,772 per year in take-home pay.



Take-home pay (minus all taxes, Social Security and Medicare) \$2,231

Calculations made by surepayroll.com.

HOW ABOUT THOSE MANDATORY

MONTHLY EXPENSES?



These expenses are based on a single-occupancy household.

Monthly Expense	Amount
Rent	\$500
Fuel	\$100
Food	\$300
Utilities	\$110
Cellphone	\$40
Auto Insurance	\$125
Savings	\$50
Medical Insurance	\$130
Total	\$1,355

Without a degree

Take-home income	\$1,493
Fixed expenses	\$1,355

Balance \$138

With a degree

Take-home income	\$2,231
Fixed expenses	\$1,355

Balance \$876



Without a degree



With a degree

With a salary of \$1,493 a month and your fixed monthly expenses of \$1,355, you'll have very little left over each month for "extras." With a college degree, however, you'll have money left after your expenses are paid. You can have a newer car, better apartment, nicer clothes... more options.

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 can help you achieve the lifestyle you want.

WHAT A DIFFERENCE A DEGREE MAKES



Associate or Bachelor's Degree

	Hourly Wage
Computer Programmer	\$28.48
Architect or Engineer	\$33.93
Zoologist or Wildlife Biologist	\$21.73
Forensic Science Technician	\$30.96
Kindergarten/Elementary Special Education Teacher	\$20.36
Registered Nurse	\$26.78

Moderate On-the-Job Experience

	Hourly Wage
Data Entry Keyer	\$11.40
Construction Laborer	\$12.71
Veterinary Assistant	\$11.84
Security Guard	\$12.07
Child Care Worker	\$8.79
Nursing Assistant	\$10.38

Source: Oklahoma Employment Security Commission, Oklahoma Wage Report 2012

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. The website provides information on admission requirements, financial aid, college costs and more. You can search by keywords and receive personalized results to compare colleges.

COURSES TO TAKE

You must take certain courses in high school to graduate and go to an Oklahoma public college or university. These requirements will 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				
English	4	Mathematics	3	Laboratory Science	3
				History and Citizenship Skills	3
Other	2	Total	15		

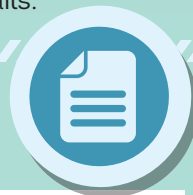
For more information about the specific courses you must take to earn a "standard" high school diploma, visit **OKcollegestart.org**. Remember that requirements may change, and they may be different for private institutions, so always check with your counselor for details.

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 GPA and its ranking within your high school class **OR**
- Your GPA in the 15 core courses required for college entry.



2014-15 Admission Standards for First-Time Entering Students - Minimum High School Performance Criteria for Admission

	Option 1	Option 2	Option 3
Oklahoma State University	24 ACT	3.0 GPA AND top 33% of class	3.0 GPA in the 15-unit core AND 21 ACT
University of Oklahoma	24 ACT AND 3.0 GPA or top 50% of class	3.0 GPA AND top 25% of class	NO OPTION 3
University of Science and Arts of Oklahoma	24 ACT AND 3.0 GPA or top 50% of class	3.0 GPA AND top 25% of class	3.0 GPA in the 15-unit core AND 22 ACT
Regional Universities	20 ACT	2.7 GPA AND top 50% of class	2.7 GPA in the 15-unit core
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.		

For more information about admission standards for first-time entering students, visit **OKcollegestart.org**, talk to your school counselor or check with the college(s) you want to attend.

COLLEGE ENTRANCE EXAMS

For information about preparing for the ACT exam, visit **act.org**, or for information about preparing for the SAT exam, visit **collegeboard.org**. Visit **OKcollegestart.org** to learn more about preparing for college entrance exams. You can also talk to your counselor about the ACT and SAT exams.

EARN COLLEGE CREDIT NOW

A great way to speed up your college career is to earn college credit before you graduate from high school - as early as your junior year. Taking advantage of opportunities such as Advanced Placement (AP) courses, concurrent enrollment and the Cooperative Alliance program can save you time, tuition, and room and board, and will prepare you for the demands of college. To learn more, visit **OKcollegestart.org**, and ask your high school counselor what options are available at your school.



Choosing where to go to college is an important decision that will affect your future and even your success as a student. Here are some things to think about.

THE CHOICE

- ?** **Location** Are you willing to move away from home? Do you prefer a city or country setting?
- ?** **Type of school** Do you want to go to a large or small school?
- ?** **Admission requirements** How are your grades and test scores?
- ?** **Academics** What do you want to study?
- ?** **Financial aid** How much financial assistance do you need? Can the campus provide you with aid (scholarships, part-time employment)?
- ?** **Housing** Where will you live? Do you want to live on campus?
- ?** **Activities** What are your interests and hobbies? Which campus offers the best program for you?

TYPES OF SCHOOLS AND DEGREES



There are five types of public institutions in Oklahoma: **Research Universities**, **Regional Universities**, a **Public Liberal Arts University**, **Community Colleges** and **Technical Branches**. These institutions offer various types of certificates and degrees, including **Associate in Arts or Science**, **Associate in Applied Science** and **Bachelor's Degrees**. To learn more about the types of schools and degrees, check out the glossary under the Paying for College tab at OKcollegestart.org.

Think about what you want to do after high school and what type of school you want to attend. Check out the map on the back of this guide and list the schools you want to learn more about. Then, visit the institutions' websites for more information and rank them based on your needs, goals and preferences.

Research University

Regional University

Public Liberal Arts University

Community College

Technical Branch

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!



2013-14 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	\$4,191	\$4,005	\$2,435	\$3,034
Mandatory Fees	\$3,200	\$1,296	\$902	\$883

Visit OKcollegestart.org and click on the Paying for College tab for a more detailed breakdown of costs, including room and board and books and supplies.

FINANCIAL AID

Here are some steps to help you in your search for financial aid...

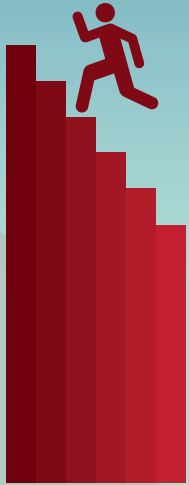
First Complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after Jan. 1 during your senior year of high school. All of this information is available **FREE OF CHARGE**. Be wary of any organization that charges a fee to fill out the FAFSA. Find out more about the FAFSA below.

Next Check for scholarships sponsored by local organizations such as your church, parent's employer, and civic organizations. Your counselor can help you explore scholarship options in your area.

Next Talk to the admissions or financial aid office at the schools you're considering. Many colleges and universities offer scholarships to recognize academic achievement or special talents. This information can often be found on college websites.

Next Search the Internet for helpful financial aid information. Some great places to start are **OKcollegestart.org**, **UCanGo2.org**, **studentaid.ed.gov**, **mappingyourfuture.org** and **fastweb.com**. Avoid online scholarship searches or agencies that charge fees for their services. All the information you need is **FREE**.

Finally It's best to use family savings and free financial aid to pay your college expenses, but that's not always possible. Fortunately, federal student loans offer low interest rates with flexible repayment terms. Exhaust all federal loan options before considering "private" or "alternative" loans, which can have higher interest rates and fewer flexible repayment options.



TYPES OF FINANCIAL AID

There are four different types of financial aid available: scholarships, grants, work-study and loans. To learn more about financial aid, visit **OKcollegestart.org**.

WHAT'S THE FAFSA?

To apply for federal financial aid (grants, work-study and loans), Oklahoma's Promise and the Oklahoma Tuition Aid Grant Program (OTAG), you and your parents must complete the Free Application for Federal Student Aid (FAFSA). You'll need to have your parents' tax return(s) – along with yours – to complete the FAFSA. Even if you don't think you'll need financial aid (or qualify for it), fill out the FAFSA anyway. Most students qualify for some form of federal financial aid!

Once the form is processed, you'll receive your Student Aid Report (SAR) and award notifications or "packages" from each of the schools you listed. Packages can include any combination of scholarships, grants, loans and work-study opportunities to help you meet college costs.

Compare the offers before deciding on a school. Make sure you accept award offers in a timely manner and carefully follow the instructions. Remember: You don't have to accept all loan funds offered to you. Borrow only what you need to pay school expenses.

You can complete the FAFSA online at **fafsa.gov** or print a paper copy. If you apply online, you and your parents will need to request a PIN at **pin.ed.gov**, which allows you to electronically sign your FAFSA application. Call 800.4.FED.AID or ask your counselor if you need help filling out the FAFSA form. Learn more about the FAFSA at **UCanGo2.org/fafsa**.

FINANCIAL AID RESOURCES

Oklahoma's Promise allows students to earn a college tuition scholarship if they meet certain academic and conduct requirements in high school. If you signed up for the program in the eighth, ninth or 10th grade, you should be staying on track academically and meeting the other requirements so you can receive your scholarship. There are additional financial, academic and conduct requirements to get and keep the scholarship in college.

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).

otag.org or 800.858.1840

Oklahoma College Assistance Program (OCAP) 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.

ocap.org or 877.688.4357

Oklahoma College Savings Plan offers tax advantages, including a state income tax deduction up to \$10,000. Initial contributions can be 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.

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.

OklahomaMoneyMatters.org or 800.970.OKMM (6566)

UCanGo2, OCAP's college access initiative, provides valuable resources and information to help students plan, prepare and pay for education after high school and empower educators, counselors and community partners to demonstrate the value of higher education, inspire confidence to support academic achievement and help families overcome barriers to educational access and success.

UCanGo2.org or 866.443.7420

CHECKLIST FOR YOUR JUNIOR AND SENIOR YEARS

Now that you've read through this guide to planning for college, see how prepared you really are. Mark off the tasks you've already done and see how you score below.



Junior year

- Check with your counselor to make sure you're taking the core courses required to attend an Oklahoma college or university.
- If you signed up for Oklahoma's Promise in the eighth-10th grade, use the curriculum checklist at **okpromise.org** to keep track of your courses, continue to make good grades and stay out of trouble.
- Explore opportunities to earn college credit while in high school, like concurrent enrollment and AP courses.
- Prepare for and take the PSAT/NMSQT and the ACT or SAT exams. You may take the ACT or SAT several times to try to improve your score.
- Research financial aid options and deadlines.
- Attend a college fair in your area.
- Narrow your choice of schools and plan to visit those campuses.

If you marked off 0-2 tasks:

It's time to step up your plan for the future. Get with your counselor and see what you need to do to get on track...right now!

If you marked off 3-4 tasks:

You're on the right track. Make sure you continue along this path by completing all the tasks above before the end of your junior year.

If you marked off 5 or more tasks:

Amazing job! You're well on your way to being fully prepared for your senior year of high school, then college.

Senior Year

- Check with your counselor to make sure you're taking the core courses required to attend an Oklahoma college or university.
- If you signed up for Oklahoma's Promise in the eighth-10th grade, use the curriculum checklist at **okpromise.org** to keep track of your courses, continue to make good grades and stay out of trouble.
- Continue exploring opportunities to earn college credit while in high school, like concurrent enrollment and AP courses.
- Talk to your counselor and family about your goals for after high school.
- Remember that you may take the ACT or SAT several times to improve your score. If you haven't taken the ACT or SAT yet, register to take the exam NOW!
- Go for free money. Search and apply for grants and scholarships. Investigate private sources of financial aid for college that may be available through your school, local businesses, civic organizations and your parent's employer.
- Complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after Jan. 1. Ask your family for help. Sign up for a PIN at **pin.ed.gov** and you can apply online at **fafsa.gov**.
- Decide which college you would like to attend and submit admission, scholarship and financial aid applications. Pay attention to the deadlines for these forms.
- Look at your Student Aid Report (SAR) and make sure everything is correct. Return the form with any corrections and follow instructions carefully.
- To avoid delays, respond quickly to any requests for additional information. Promptly accept your financial aid award letter if required.

If you marked off 0-3 tasks:

The earlier you begin planning, the better prepared you'll be after graduation. You still have time. Get with your counselor NOW and make sure you're prepared for the future!

If you marked off 4-6 tasks:

You're right on track. Remain focused as you go through your senior year. Make sure you complete all the tasks above before graduation.

If you marked off 7 or more tasks:

Excellent job! Keep up the good work and stay on track.

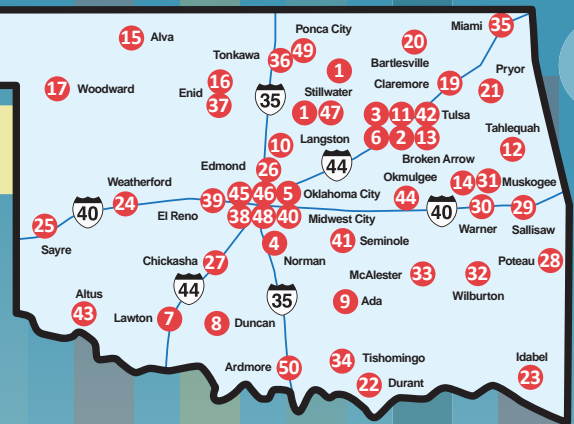
ADDITIONAL RESOURCES

College Questions Answered Promptly
studentinfo@osrhe.edu
Oklahoma's Official College Planning Site
OKcollegestart.org
ACT Financial Aid Need Estimator
act.org/fane
ACT Student Center
actstudent.org
FastWeb Free Scholarship Search
fastweb.com
Federal Student Aid
studentaid.ed.gov
Free Application for Federal Student Aid (FAFSA)
fafsa.gov
Mapping Your Future
mappingyourfuture.org
Oklahoma GEAR UP
okhighered.org/gearup

OKLAHOMA PUBLIC

COLLEGES AND UNIVERSITIES

Current as of
August 2013



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 | 877.282.3626
9. East Central University, Ada
www.ecok.edu | 580.332.8000
10. Langston University, Langston
www.langston.edu | 877.466.2231
11. Langston University, Tulsa
www.langston.edu/lu-tulsa.aspx | 918.877.8100
12. Northeastern State University, Tahlequah
www.nsuok.edu | 800.722.9614
13. Northeastern State University, Broken Arrow
www.nsuba.edu | 918.449.6000
14. Northeastern State University, Muskogee
www.nsuok.edu/muskogee | 918.683.0040
15. Northwestern Oklahoma State University, Alva
www.nwosu.edu | 580.327.1700
16. Northwestern Oklahoma State University, Enid
www.nwosu.edu/enid | 580.237.0334
17. Northwestern Oklahoma State University, Woodward
www.nwosu.edu/woodward | 580.256.0047
18. Oklahoma Panhandle State University, Goodwell
www.opsu.edu | 800.664.6778
19. Rogers State University, Claremore
www.rsu.edu | 800.256.7511

20. Rogers State University, Bartlesville
www.rsu.edu/bartlesville | 918.338.8000
21. Rogers State University, Pryor
www.rsu.edu/pryor | 918.825.6117
22. Southeastern Oklahoma State University, Durant
www.se.edu | 800.435.1327
23. Southeastern Oklahoma State University, Idabel
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

PUBLIC LIBERAL ARTS UNIVERSITY

27. University of Science and Arts of Oklahoma, Chickasha
www.usao.edu | 800.933.8726

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.msoc.edu | 580.371.2371
35. Northeastern Oklahoma A&M College, Miami
www.neo.edu | 888.464.6636
36. Northern Oklahoma College, Tonkawa
www.noc.edu | 580.628.6200
37. Northern Oklahoma College, Enid
www.noc.edu/enid | 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. Langston University, Oklahoma City
www.langston.edu/lu-oklahoma_city.aspx | 405.962.1620
47. Northern Oklahoma College, Stillwater
www.noc.edu/stillwater | 405.744.2246
48. OKC Downtown College
www.downtowncollege.com | 405.232.3382
49. University Center at Ponca City
www.ucponcacity.com | 580.762.2856
50. University Center of Southern Oklahoma, Ardmore
www.ucso.osrhe.edu | 580.223.1441

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