

# Family Firsts

**Just because your parents didn't go to college doesn't mean you won't.**

By starting to think about and plan for college now, you can make it happen. Reading this booklet is a good place to start. It will tell you:

- **Why** you should go to college
- **What** it takes to get there
- **Who** can help you
- **How** to choose a college and how to succeed once you're there
- **Where** the money will come from



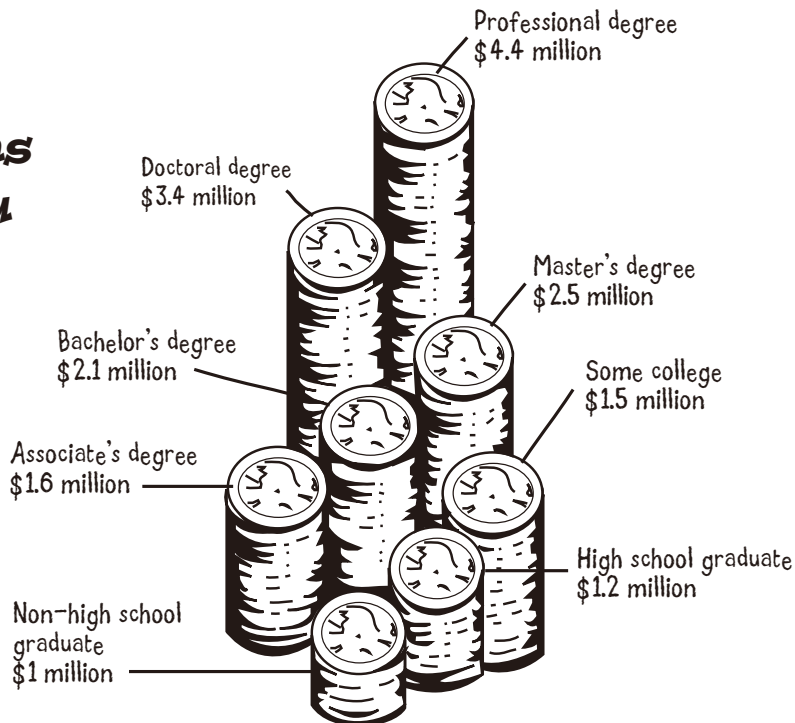
**ACT**<sup>®</sup>

# WHY go to college?

**There are a lot of reasons to go to college, and you probably already know some of them.**

**Here's one: Every bit of education you get after high school increases the chances you'll earn good pay.**

Most college graduates earn a lot more money during their working years than people who stop their education at high school.



**Expected earnings over a lifetime**

Source: U.S. Census Bureau

## Top Ten Fastest Growing Occupations, 2000–2010

1. Computer software engineers, applications
2. Computer support specialists
3. Computer software engineers, systems software
4. Network and computer systems administrators
5. Network systems and data communications analysts
6. Desktop publishers
7. Database administrators
8. Personal and home care aides
9. Computer systems analysts
10. Medical assistants

Source: U.S. Department of Labor, Bureau of Labor Statistics

**Besides good pay, the more education you get the more likely it is you will always have a job.**

According to one estimate, by the year 2028 there will be 19 million more jobs for educated workers than there are qualified people to fill them.

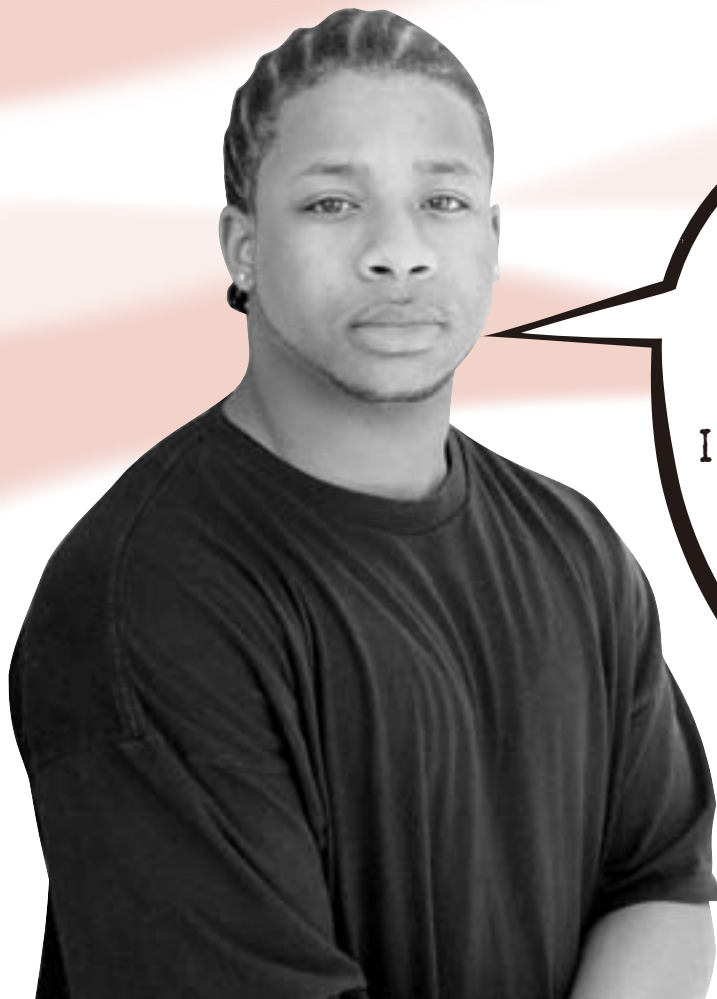
**Continuing education after high school is much more important for your generation than it was for your parents' generation.**

When your parents were in high school, there were a lot of jobs for people with a high school diploma or less. In the last 20 years, though, things have changed. Today, most good jobs require more than a high school diploma. Most businesses now need more employees who can read, write, and communicate well—and solve problems creatively. In other words, they want to hire people who know how to think and solve problems.

**And there are a lot of other benefits from continuing your education beyond high school.**

Whatever path you choose after high school—whether at a university, a college, a community college, or a technical school—you will meet new people and learn new things. You will have new opportunities to discover and explore interests, to expand your idea of yourself, to take on new challenges, and to experience the pride of achievement.

Now that you've started thinking about college, let's get more specific about what is involved in planning for it. The basic question to ask yourself is: "What can I do between now and high school graduation to best prepare myself for education and life after high school?"



"I remember a conversation I had with a bum when I was in middle school. We had a half-day off school and I was waiting for the bus to go to the mall. A bum came up to me and asked me why I wasn't in school. When I told him we just had the afternoon off, he said, 'Good. You need to stay in school. You don't want to end up like me.' That has always stayed with me."

—**Joel Ware**, a student at Mount Mercy College in Cedar Rapids, Iowa, and the first in his family to go to college.

# WHAT does it take to get to college?



## You Need a Plan

As the first person in your family to attend college, you'll be taking a very big step. But you can succeed if you have a plan, one that includes:

- Preparing academically
- Thinking about careers
- Finding people who can help you
- Learning about colleges

## Things You Can Do Now to Prepare for College

- Develop your reading, writing, and thinking skills.
- Limit your TV time.
- Listen to music with positive messages.
- Join clubs in debate, science, or writing.
- Read, read, read.
- Identify people who can help you in and out of school.
- Ask questions.
- Visit colleges.
- Sign up for college outreach programs.
- Talk to college students.
- Join groups at church, at school, and in your community that focus on positive values and support for each member.



## Be Ready

One of the best ways to prepare for college (and the rest of your life) is to take a strong academic program in high school. You can't just take the minimum required for graduation and expect to be ready for college. You must take what is sometimes called a core curriculum—a set of challenging courses that prepare you for college-level work. Taking these classes and working hard in them is more important than getting good grades in easy courses.

### You'll need to take these courses:

- Four years of English
- Three years of math—algebra and above
- Three years of social sciences
- Three years of natural sciences, including some lab work and physics, if you can

### Some colleges also suggest taking:

- Two or more years of the same foreign language
- Some visual and performing arts classes: art, music, theater, drama or dance
- Electives such as computer science



### Ask for help in preparing for tests, like the ACT Assessment® and PLAN®

Your school counselor has all the information, or go to [www.act.org](http://www.act.org).



## Think About Your Future

It's never too early to start thinking about what kinds of jobs you might like. Think about what you do well and what you enjoy doing. Read about jobs that might fit your skills and preferences.

- **Look for tools to help you explore careers.** Many schools offer ACT's DISCOVER®, a computer-based program that helps you match your interests to careers and occupations—and learn about the educational requirements of those occupations. DISCOVER is just one of many tools. To find others, ask your school counselor or librarian—or do a search online.
- **Learn more by getting into community and school groups and volunteer work.**
- **Talk to people about the jobs they do.**
- **Learn as much as you can about computers. Many jobs require computer skills.**



## Find People Who Can Help

If you are the first in your family to consider going to college, it may seem scary. But if you get help from the right people you'll be more likely to get into college—and succeed. You may need to take the initiative and create your own “support network” of people who can help.

- **If your family supports you, you're a step ahead.** If they aren't too helpful right now, you might have to make an extra effort. Share what you learn about college. Encourage them to talk to your teachers, counselor, or principal. Ask them to visit colleges with you. And tell them that going to college does not mean you are leaving behind your family or community.
- **Get to know your school counselor.** Don't wait for your counselor to contact you. Since most counselors help hundreds of students, you might be overlooked if you are too shy about asking questions. Make an appointment to talk about college. Ask for advice on courses to take and resources to help you.
- **Find a mentor.** A mentor is a person with knowledge and experience who helps someone else do something or meet a goal. Mentors can be people in formal mentorship programs, your school, your neighborhood, your church, an internship program, your volunteer work, and local businesses. Anyone who supports and guides you can be a mentor.
- **Make friends with people who also plan to go to college.** Share your hopes and dreams and encourage each other. Stick to your plan and avoid people who try to discourage or sidetrack you.



## College Knowledge

- **Read everything you can about college and financial aid.** Read guidebooks and catalogs. Go online. Look for articles in newspapers and magazines. The more you read, the better you'll understand how things work. Start now.
- **Spend some time in the counseling office.** Many colleges send catalogs and brochures to high school guidance offices. Browse through the materials and ask questions.
- **Visit college campuses whenever you can.** Attend performances, art shows or sports events, go to a summer program on a campus if possible, or just walk around a campus. Get to know about college life and build the feeling that you belong there.
- **Keep track of deadlines for admissions and financial aid applications so nothing sneaks up on you later.**

**Making the decision to attend college was difficult for me not only because I was the first in my family to graduate from high school but also because I had not prepared for it. I hope to make it easier for you with a few tips from my experience:**

**Believe in yourself!** Don't let anyone tell you that you will not make it in college or that it's not for you. Some people will tell you to go to a community college first, others will tell you not to bother with college at all. Community college may be a good option, but don't be afraid of attending a four-year university straight out of high school. If you work hard and are motivated, you will make it.

**Don't let a lack of money hold you back.** There are plenty of loans and scholarships. You just need to spend time looking. Get involved in high school sports and clubs. (Sometimes there are scholarships for such activities.) If your parents don't make a lot of money, you may get grants and loans.



**Take on more responsibility. If you are not involved in extracurriculars, get a part-time job.** You will learn to manage your time and money, which will help you handle the responsibilities of college.

**Take honors classes in high school if you can.** They will better prepare you for college and college entrance exams such as the ACT and SAT.

**If no one in your family has attended college, you need to prepare relatives as well.** Parents who have not experienced college don't fully understand what you will be going through. Involve them in your college decisions.

**If you know someone in a career that interests you, talk to them about it and ask to "job shadow" them for a day.**

**Finally, never give up, and do something you enjoy.** Don't do something for the money; in the end you won't be happy. **Good luck!**

—**Dalia Chavez**, 21, a first-generation senior at the University of Washington majoring in materials science and engineering. She plans to earn a master's degree in engineering and work in research.

# WHO can help you get to college?

**Now that you are on the road to college, let's talk about who can help you get there. Fortunately, there are a lot of people who want to do just that.**

**First remember that your Number 1 fan should be you.** Ask for—insist on—the classes you need. Ask questions when you are confused. Don't let anyone discourage you. Don't discourage yourself. Listen to music with positive messages. Tell yourself "I'm going to college" until you have no doubt about it. Read stories about successful first-generation college students.

**See if there are mentor programs in your school, church, or community.**

Join one if you can or if you think you need extra support. The people in these programs want to help you. Most times, they've been where you are now. Check out programs like Upward Bound, GEAR UP, and Talent Search. Privately sponsored mentor programs include I Have a Dream, Project GRAD, and A Better Chance.

**When you need more information, go find it.**

Your school guidance office will have a lot of material. So will the public library. You will find the most—and the most current—information about colleges and college preparation online.

"Do you want to be successful? Anyone who is successful got help from someone. Feel empowered and believe that hard work, a good attitude, and some help from others will allow you to master the challenge."

**—Freeman Hrabowski, Ph.D.,**  
President of the University of Maryland, Baltimore County, and co-founder of its Meyerhoff Scholarship program, a training ground for the nation's best African American science and math students.



## ***Check out the following list of helpful sites.***

**News You Can Use**—An electronic newsletter from ACT written just for you. It includes tips and encouragement for high schoolers planning to go to college. Go to **[www.act.org/news/use](http://www.act.org/news/use)** to subscribe.

**[www.act.org](http://www.act.org)**—The ACT website has information about preparing for and taking the ACT Assessment. There is a lot of information about other ACT programs and services there, too.

**[www.yesican.gov](http://www.yesican.gov)** or **[www.yosipuedo.gov](http://www.yosipuedo.gov)**—A website in English and Spanish developed by the White House Initiative on Educational Excellence for Hispanic American parents and students. It includes questions to ask your guidance counselor and information about paying for college.

**If you don't have a computer at home, find one you can use at school or at the public library.**

**Create a Web e-mail address for yourself so you can get answers to questions you might have when you go to program websites. Yahoo.com is one of many services that offer free e-mail accounts.**

**Don't make your e-mail address silly or gross. It may be your first chance to make a good impression.**



***For more information, visit the ACT website at [www.act.org](http://www.act.org).***



# HOW will I choose a college—and how will I succeed once I'm there?

**Choosing the right college is very important.**

**Where do you start?**

**With yourself.**

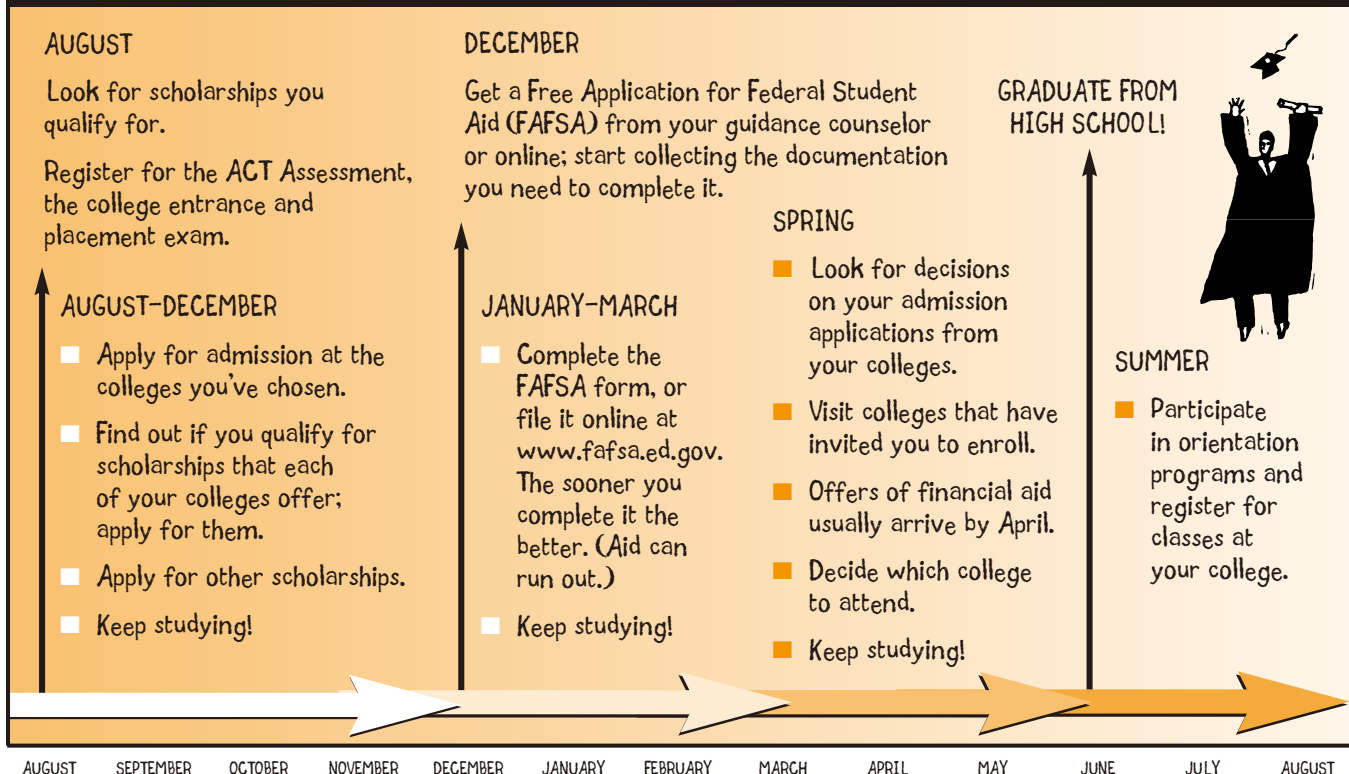
- **Think carefully about what you want and need to succeed.** Go to a college that fits you well—academically, socially, and personally. The fit is more important than the college's reputation. Consider a range of schools. Think about community colleges and vocational schools as well as traditional four-year programs. A lot of first-generation students

who start college programs don't finish. If you go to a school you like and where you feel comfortable, you'll have a better chance of finishing.

- **Start a list of college possibilities.** You will find more than one that will meet your needs.

There also are hundreds of community colleges and vocational schools in the United States. Check out the costs and programs at community colleges in your area or state. Many high school graduates start at community colleges, then transfer into four-year programs.

## Timeline of your Senior Year of High School



## Questions to Ask During a Campus Visit

- What activities and services are available to help students get settled—academically and socially—during their first year?
- How big are the classes?
- How easy is it to meet with faculty?
- What is the total cost of attending the college?
- Are all freshmen assigned an academic counselor?
- Where do most freshmen live?
- What types of financial aid does the college offer and how do I apply?
- What activities are available for students?
- Who teaches the courses for the first-year students?
- How successful are the college's graduates in finding jobs?
- How easy is it to register for desired classes? (This is a good question for the students you meet on your visit!)
- What services, like transportation and healthcare, are available?

- **Research the schools on your list. Check their websites.** Talk to or e-mail students or faculty there. Take notes. Visit as many as you can. Try to imagine what it would be like to live there for several years. Does the campus offer the academic and personal programs you will need to be happy and do your best work? Does the community appeal to you?

## Apply for admission and financial aid. Start early.

Don't wait until the last minute!

Get a calendar and write your deadlines clearly on it. Different colleges have different deadlines and requirements. Check your calendar every day.



If you can, visit the colleges that you apply to. A visit can help you make up your mind about which one to attend.

### Just as you need to “chart a course” to be ready for college, you have to plan for your success and work even harder once you get there. Here are some useful tips:

- Build a support network, especially if you are far from home.
- Think of college as your job; have fun too, but be sure you keep up with classwork.
- Find out about classes on how to do research, study, and use the library.
- Take advantage of tutoring programs in subjects you need help in.
- Realize that family members and friends might not understand your new world and the step you've taken. Find ways to let them know you haven't left them behind.
- Reach out to younger first-generation college students, both to help them and to reinforce to yourself your reasons for being there. If you had a mentor who helped you get to college, be a mentor to a younger student.

**Use this College Comparison Worksheet as you search for what's most important to you.**

<b>COLLEGE NAME</b>			
<b>LOCATION</b> —distance from home			
<b>SIZE</b> —enrollment —physical size of campus			
<b>ENVIRONMENT</b> —type of school (2- or 4-year) —school setting (urban, rural) —location and size of nearest city —co-ed, male, female —religious affiliation			
<b>ADMISSION REQUIREMENTS</b> —deadline —tests required —average test scores, GPA, rank —notification			
<b>ACADEMICS</b> —your major offered —special requirements —accreditation —student-faculty ratio —typical class size			
<b>COLLEGE EXPENSES</b> —tuition, room and board —estimated total budget —application fee, deposits			
<b>FINANCIAL AID</b> —deadline —required forms —percentage receiving aid —scholarships			
<b>HOUSING</b> —residence hall requirement —food plan			
<b>FACILITIES</b> —academic —recreational —other			
<b>ACTIVITIES</b> —clubs, organizations —Greek life —athletics, intramurals —other			
<b>CAMPUS VISITS</b> —when —special opportunities			

# WHERE will the money come from?

## **Don't let money worries stop you from planning to go to college.**

Financial aid programs are set up to help students who qualify for admission but are unable to pay the full cost. In other words, concentrate on getting admitted, and then worry about finding the package that lets you afford it.

Most likely you will pay for college with a combination of loans, grants, income from a work-study position or part-time job, family contributions, and maybe some scholarship funds. If you borrow money to pay for college, be sure you understand the terms of the loan before you sign anything.

The more you read now about the wide variety of programs, the less overwhelmed you'll be later when you're trying to choose the best college—and the best financial aid package—for you.

**Here are some websites that will help you and your family learn about paying for college.**

**[www.studentjobs.gov/e-scholar.asp](http://www.studentjobs.gov/e-scholar.asp)**—

A list of federally funded scholarships, fellowships, grants, and internships geared to high school, undergraduate, and graduate students, created by the U.S. Office of Personnel Management.

**[www.act.org/fane](http://www.act.org/fane)**—A financial aid need estimator.

**[www.ed.gov/finaid.html](http://www.ed.gov/finaid.html)**—The U.S. Department of Education financial aid site.

**[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**—The Free Application for Federal Student Aid website. This is where you start when you are ready to apply for financial aid.

**[www.finaid.org](http://www.finaid.org)**—Features a free scholarship search function as well as information on loans, savings programs, and military aid.

**[www.hsf.net](http://www.hsf.net)**—A Hispanic Scholarship Fund website that features scholarships for Hispanic students and research reports on the education of Hispanic students.

**[www.studentaidalliance.org](http://www.studentaidalliance.org)**—Student success stories, descriptions of need-based financial aid programs, lobbying tools, and legislative updates.

**For more information, visit the ACT website at [www.act.org](http://www.act.org).**

## ***Some financial aid tips:***



**Get a copy of the Free Application for Federal Student Aid, available online and from your high school counselor.**



**Check with the colleges you're considering to see what other forms are required.**



**Apply for local and national scholarships and grants.**



**Look into work-study programs.**

**Ask questions.**

**Your counselor, teachers, and principal can help.**

## **Watch out for scams**

A good rule is to avoid any "service" that charges a fee to help you and your family find financial aid. Beware of phony scholarship programs, too. The government says the following claims or questions are signals that a scholarship or aid service is not legitimate:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "May I have your credit card or bank account number to hold this scholarship?"
- "We'll do all the work."
- "This scholarship will cost you some money."
- "You've been selected by a national foundation to receive a scholarship" or "You're a finalist" in a contest you never entered.



# WHAT does that mean?

## Key terms that relate to planning for college:

### **ACT (The ACT test)—**

Required or recommended by most colleges. The ACT test measures educational development in English, mathematics, reading, and science. It is given at ACT test centers nationwide. ACT scores range from 1-36.

**Aid package**—A combination of financial aid that may include scholarships, grants, loans, and work.

### **Candidate's reply date—**

A policy that lets students wait until May 1 to choose among offers of admission/financial aid.

**Community college**—Two-year postsecondary schools that focus on serving students from their own communities. They generally admit all high school graduates.

**Core curriculum**—Challenging high school courses designed to prepare students for college-level work.

**Credit hour**—A unit of academic credit that often represents one hour of class time per week for a period of study (semester, quarter, etc.).

**Deferred admission**—The practice at some colleges of allowing an accepted student to postpone enrollment, usually for one year.

**DISCOVER®**—A computer-based career guidance and information system from ACT used for career and educational planning needs. DISCOVER helps students identify their interests, abilities, and values, and to understand how they relate to the world of work.

**Early action**—The process by which students apply to a school and receive a decision before the regular response date.

**Early admission**—Admitting students of superior ability into college courses and programs before they have completed high school.

**Expected Family Contribution (EFC)**—An amount you and your family are expected to contribute toward your education. It is used in determining your eligibility for federal student aid.

**EXPLORE®**—An eighth-grade and ninth-grade assessment program from ACT designed to stimulate career exploration and help students develop plans for their high school years and beyond.

**Federal Direct Loans**—Loans made by the federal government directly to students and parents through participating colleges.

**Federal Pell Grant**—Financial assistance awarded by the federal government on the basis of need and designed to provide the “floor” of an aid package for postsecondary education. The grant may be used toward tuition, room and board, books, or other educational costs, and requires no repayment.

**Federal Perkins Loan Program**—Loans funded by the federal government and awarded by the institution. The loans feature low interest rates and are repayable over a long period of time.

**Federal PLUS (Parent Loans for Undergraduate Students) Program**—Low-interest federal loans provided to credit-approved parents of eligible students. Repayment begins 60 days after loan funds are given.

**Federal Subsidized Stafford Loan Program**—Low-interest federal loans made to eligible students through banks, lending institutions, and participating Direct Loan schools. The loan is based on need, and the interest is paid by the federal government for qualifying students while they are enrolled at least half-time. Repayment begins after the student leaves school.



**Federal Unsubsidized Stafford Loan Program**—Low-interest federal loans that are not based on need. The student must pay the interest while in school, and repayment begins after the student leaves school.

**Federal Work Study**—A government-supported financial aid program coordinated through financial aid offices whereby an eligible student (based on need) may work part time while attending class, generally in career-related jobs.

**Financial aid**—A combination of aid (possibly including scholarships, grants, loans, and work) determined by a college financial aid office.

**Free Application for Federal Student Aid (FAFSA)**—The application required for students to be considered for federal student financial aid. Obtain a FAFSA form or electronic filing information from a high school or college for the appropriate year. They are usually available in November. The FAFSA is processed free of charge and used by most state agencies and colleges.

**Grants**—Awards based on financial need that do not have to be repaid. Grants are available through the federal government, state agencies, and educational institutions.

**Honors program**—Any program offering opportunity for superior students to enrich their educational experience through independent, advanced, or accelerated study.

**Major**—The subject of study in which a student chooses to specialize.

**Mentor**—A person with knowledge or experience who guides or advises another.

**PLAN**<sup>®</sup>—A tenth-grade “pre-ACT” assessment program designed to help students improve their planning and preparation for college.

**Postsecondary**—Education programs after high school.

**PSAT**—The Preliminary SAT is intended for eleventh graders as a “pre-SAT” assessment.

**SAT I**—A test given by the College Entrance Examination Board and accepted by many colleges as part of the admission process.

**SAT II**—Subject-area tests administered by the College Board and sometimes used by colleges as a part of the admission process.

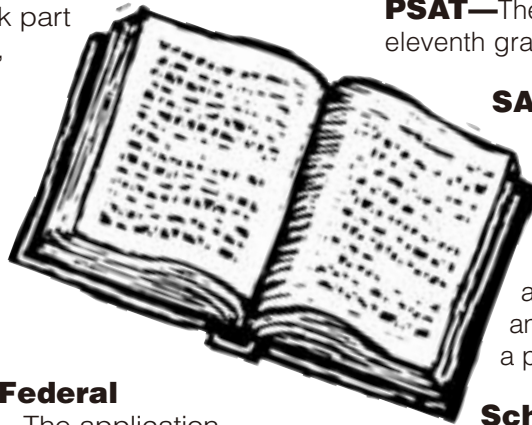
**Scholarships**—Awards to students based on merit or merit plus need. Scholarships do not have to be repaid.

**Selective admissions**—The policy of admitting only well-qualified applicants.

**Student Aid Report (SAR)**—The information you will receive approximately two to four weeks after your FAFSA has been processed. It will report the information from your application and, if there are no questions or problems with your application, your SAR will report your Expected Family Contribution (EFC).

**Transcript**—The official record of high school or college courses and grades, generally required as part of the college application.

**Work study**—A student job program based on need. Students are employed on campus in exchange for financial aid funds.



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