DO YOU HAVE A PLAN FOR COLLEGE?
OKLAHOMA’S OFFICIAL GUIDE TO PREPARING FOR COLLEGE
8th- through 10th-Grade Students
WHAT’S YOUR PLAN FOR COLLEGE?
Right now, college probably seems a million miles away. But NOW is the best time to start making plans for what happens after high school. You don't have to make any big decisions yet, but the sooner you start thinking about what you're interested in doing for a living, the easier your choices will be later. Where are you headed after graduation? What do you have to do to get there? Don't know where to start? You're not alone! Read this booklet to get some good ideas about how to begin your journey. Then talk to your family and school counselor about your plan for college.

WHAT’S IN IT FOR YOU?
► 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.

OKCOLLEGESTART.ORG
OKcollegestart.org is the official source for planning a college education in Oklahoma and offers interactive tools to help you prepare and pay for college. The website provides information about admission requirements, financial aid and scholarships, college costs and more. You can search by keywords and receive personalized results to compare colleges.

LET’S TALK MONEY

WITHOUT A DEGREE
Let's say you decide to skip college and take a job as a data entry keyer. You'll get paid about $16 per hour, which is approximately $2,274 per month or $27,288 per year in take-home pay.

<table>
<thead>
<tr>
<th>GROSS PAY</th>
<th>$2,773 month</th>
</tr>
</thead>
<tbody>
<tr>
<td>less taxes, Social Security and Medicare</td>
<td></td>
</tr>
<tr>
<td>TAKE-HOME PAY</td>
<td>$2,274 month</td>
</tr>
</tbody>
</table>

WITH A DEGREE
Now let's say you take the time to explore careers, go that extra mile and graduate from college with a degree in computer programming. As a computer programmer, you'll make about $39 per hour. That's about $5,044 per month or $60,528 per year in take-home pay.

<table>
<thead>
<tr>
<th>GROSS PAY</th>
<th>$6,700 month</th>
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</thead>
<tbody>
<tr>
<td>less taxes, Social Security and Medicare</td>
<td></td>
</tr>
<tr>
<td>TAKE-HOME PAY</td>
<td>$5,044 month</td>
</tr>
</tbody>
</table>
THE MORE YOU LEARN, THE MORE YOU CAN EARN

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

CAREERS

Want to investigate your skills and interests and explore career options that may be right for you? Check out the Career Planning tab at OKcollegestart.org.

WHAT A DIFFERENCE A DEGREE MAKES

<table>
<thead>
<tr>
<th>ASSOCIATE OR BACHELOR’S DEGREE</th>
<th>MODERATE ON-THE-JOB EXPERIENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer Programmer</td>
<td>Data Entry Keyer</td>
</tr>
<tr>
<td>$39.45 per hour</td>
<td>$15.73 per hour</td>
</tr>
<tr>
<td>Architect or Engineer</td>
<td>Construction Laborer</td>
</tr>
<tr>
<td>$42.34 per hour</td>
<td>$16.50 per hour</td>
</tr>
<tr>
<td>Veterinarian</td>
<td>Veterinary Assistant</td>
</tr>
<tr>
<td>$38.05 per hour</td>
<td>$13.19 per hour</td>
</tr>
<tr>
<td>Detective/Criminal Investigator</td>
<td>Security Guard</td>
</tr>
<tr>
<td>$33.37 per hour</td>
<td>$16.00 per hour</td>
</tr>
<tr>
<td>Preschool Teacher (except Special Education)</td>
<td>Child Care Worker</td>
</tr>
<tr>
<td>$16.28 per hour</td>
<td>$10.32 per hour</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>Nursing Assistant</td>
</tr>
<tr>
<td>$32.02 per hour</td>
<td>$13.09 per hour</td>
</tr>
</tbody>
</table>


OKLAHOMA MONEY MATTERS

To learn more about earning, managing and saving money, check out Oklahoma Money Matters (OKMM). OKMM 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. Visit OklahomaMoneyMatters.org or call 800.970.OKMM (6566).

GLOSSARY

If any of the terms used in this publication are unfamiliar to you, check out the glossary in the Prepare for College section under the College Planning tab at OKcollegestart.org.
You must take certain courses in high school to graduate and for admission 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.

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>UNITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>4 units</td>
</tr>
<tr>
<td>Mathematics</td>
<td>3 units</td>
</tr>
<tr>
<td>Laboratory Science</td>
<td>3 units</td>
</tr>
<tr>
<td>History and Citizenship Skills</td>
<td>3 units</td>
</tr>
<tr>
<td>Other</td>
<td>2 units</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>15 units</strong></td>
</tr>
</tbody>
</table>

For more information about the specific courses you must take to earn a “standard” high school diploma, visit [OKcollegestart.org](http://OKcollegestart.org). Remember that requirements may change, and they may be different for private colleges and universities, so always check with your counselor for details.

**THINK 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 opportunities such as Advanced Placement (AP) courses and concurrent enrollment can save you time, tuition, and room and board, and will also prepare you for the demands of college. To learn more, visit [OKcollegestart.org](http://OKcollegestart.org) and ask your high school counselor what options are available at your school.

For more information about admission requirements for first-time entering students at Oklahoma public colleges and universities, visit [OKcollegestart.org](http://OKcollegestart.org), talk to your school counselor or check with the college(s) you want to attend.

**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) — optional at some institutions for admission decisions.
- Your overall grade point average (GPA) and ranking within your high school class AND
- Your GPA in the 15 core courses required for college entry.
TYPES OF INSTITUTIONS AND DEGREES

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.

PUBLIC LIBERAL ARTS UNIVERSITY
An institution that grants bachelor’s degrees in arts and science fields, including humanities. A public liberal arts university tends to have smaller class sizes that facilitate close interaction between faculty and students.

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 grants applied associate degrees, some Bachelor of Technology degrees and a limited number of associate degrees for transfer to four-year institutions. Technical branches have a special emphasis on education and training in technical fields.

CERTIFICATE
A credential awarded for an organized program of study that may or may 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) that is designed to transfer to a four-year university. The State Regents recognize these two types of associate degrees that transfer to any state system 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
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, Education, etc.

To learn more about selecting the right institution for you, check out the Explore Postsecondary Schools section under the College Planning tab at OKcollegestart.org.
Paying for College

College costs vary; some institutions are more expensive than others, especially for out-of-state students. Fortunately, the cost of attending an Oklahoma public 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.

2021-22 ESTIMATED AVERAGE COSTS FOR RESIDENT STUDENTS

Oklahoma Public Colleges and Universities (30 credit hours)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Research Universities</th>
<th>Regional Universities</th>
<th>Community Colleges</th>
<th>Technical Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$5,168</td>
<td>$5,728</td>
<td>$3,412</td>
<td>$4,203</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$4,109</td>
<td>$1,635</td>
<td>$1,231</td>
<td>$991</td>
</tr>
</tbody>
</table>

Visit OKcollegestart.org and select How Much Does College Cost? on the Financial Aid 101 page under the Financial Aid Planning tab for a more detailed breakdown of costs, including room and board.

Oklahoma’s Promise allows students to earn a college tuition scholarship if they meet certain academic and conduct requirements in high school. You must apply in the eighth, ninth, 10th or 11th grade, and your parents’ federal adjusted gross income cannot be more than $60,000* per year at the time of application. In addition, your parents’ income cannot exceed $100,000 each year you are enrolled in college. There are also academic and conduct requirements to keep the scholarship in college. For more information, visit OKPromise.org or call 800.858.1840.

*Special income provisions may apply to children adopted from certain court-ordered custody, children in the custody of court-appointed legal guardians, and families receiving Social Security disability and death benefits. Please contact the Oklahoma’s Promise office for more information.

Financial Aid Checklist

- Sign up for Oklahoma’s Promise now if your family meets requirements outlined at OKPromise.org.
- Explore OKcollegestart.org and UCanGo2.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. You can also find numerous scholarships for college on both of these helpful websites.
- Find out if scholarships are available in the fields you’re interested in and what the requirements are, so you can plan early to apply. Scholarships are called “free money” because they don’t have to be paid back. Students qualify for scholarships based on financial need, grades, talents and life experiences.
- Ask family members to open an Oklahoma 529 College Savings Plan (OCSP) account by calling 877.654.7284 or visiting ok4saving.org. OCSP offers tax advantages for families, and funds can be used at nearly all colleges and universities in the United States.
EARLY PLANNING CHECKLIST

☐ STUDY HARD. Build good study habits to keep your grades in tip-top shape.

☐ TALK IT UP. Discuss your future plans with your guidance counselor, teachers, family members or other trusted adults.

☐ TAKE THE RIGHT CLASSES. To be college-bound, you'll need to take and pass classes in high school that are determined by Oklahoma's College Preparatory/Work Ready Curriculum standards. Plan to take at least four college-preparatory classes per year. Oklahoma's curriculum standards and testing requirements can be found at UCanGo2.org.

☐ TRACK IT. Download the Tracking My Classes & Achievements worksheet at UCanGo2.org/publications/HS to plan ahead and keep a record of your accomplishments and volunteer work. This information will be helpful when you start scholarship and college applications.

☐ HIT THE BOOKS. Study for standardized tests like the ACT and SAT. Visit ACT.org and SAT.org to find links for test locations and dates. Visit OKcollegestart.org for access to additional helpful resources and free practice tests.

☐ BE ACTIVE. Participate in extracurricular activities and volunteer work. Many college admission officers look for students who are actively involved in their school and community.

☐ TAKE IT TO THE NEXT LEVEL. Investigate AP and other honors-level courses to know what's available and if you're eligible to enroll.

☐ CHECK IT OUT. Review the checklist for your grade at UCanGo2.org/publications/HS. Investigate college entrance requirements at OKcollegestart.org.

☐ THINK ABOUT IT. Start thinking about the university or college you'd like to attend.

☐ VISIT CAMPUSES. Download the Making the Most of Campus Visits guide at UCanGo2.org/publications/HS, which offers a list of ideas to help you set up a successful college tour. Many colleges now offer virtual campus tours. To find a list of participating colleges, visit OKcollegestart.org/College_Planning/Explore_Schools/Explore_Schools.

☐ JOT IT DOWN. Write a pros and cons list of colleges you're interested in attending. Be sure to evaluate degree programs, location, cost, etc. Learn more about Oklahoma colleges and universities at OKcollegestart.org.

☐ FIND FREE MONEY. Check out UCanGo2.org and OKcollegestart.org to search for scholarships to help cover future college expenses. Many scholarships are available for middle school students and younger!

COLLEGE PLANNING RESOURCES

Remember, OKcollegestart.org is your one-stop shop for interactive college planning tools and information about career exploration, selecting a college or university, ACT/SAT test prep, financial aid and more. Open a free student account and find OKcollegestart.org on Facebook today!

OKcollegestart.org or 866.443.7420

UCanGo2 provides resources and information to demonstrate the value of higher education, inspire confidence to support academic achievement, and help students plan, prepare and pay for education after high school. Find UCanGo2 on Facebook today!

UCanGo2.org or 866.443.7420

College questions answered promptly: studentinfo@osrhe.edu

Oklahoma GEAR UP: okgearup.org