

TYPES OF POST-HIGH SCHOOL INSTITUTIONS

Four-Year Colleges/Universities

These schools award the bachelor's degree at the completion of the equivalent of four years of full-time study. They may also offer two-year programs from which students may transfer into bachelor's degree programs. Many four-year colleges also offer graduate study.

Admission at most four-year colleges is based on a combination of high school rank, grade point average, standardized test scores, and whatever additional requirements selective schools may consider. North Dakota public universities require students to take college preparatory courses in high school for admission.

Technical Institutes

These schools award the Associate of Applied Science degree, a diploma, or a certificate of completion in a wide variety of skilled specialized training areas. Technical schools offer programs generally two years or less in length to provide students with the educational training and skills consistent with statewide labor needs.

Admission standards may vary with each institution and program, so it is important to contact the institution which you plan to attend for specific admission information. Early application is encouraged, as some programs have limited enrollments.

Increasingly, more schools are forming articulation agreements with other colleges and universities to enable students to transfer courses to continue their education. Check with the institution you may transfer to for determining what credits will be transferred.

Community/Junior Colleges

Admission to these two-year institutions is normally "open," which means all high school graduates are admitted as long as space is available. Community colleges award associate degrees at the completion of the equivalent of two years of full-time study. Many offer technical programs of study that prepare students for immediate entry into the job market. In addition, many offer general education programs that are the equivalent of at least two years of a bachelor's degree program. Some of the individual programs may be selective and require ACT or SAT scores for admission.

Certificate/Diploma Schools

These schools offer specialized training in a particular field. Programs are usually less than two years.

Degree Levels

Associates

two year degree

ex: A.A., A.S.

*Associate of Applied Science

(A.A.S.): a 2 year terminal degree that *does not always transfer*

Bachelors

four year degree

ex: B.A., B.A.S., B.S.

Masters

requires 1 or 2 years of additional coursework after receiving Bachelors degree

ex: M.A., M. Ed., M.S.

Doctoral

requires 3 to 4 years or more of study after receiving Bachelors degree

ex: Ed.D., Ph.D.

COMMON COLLEGE TERM DEFINITIONS

Please read and familiarize yourself with these definitions so you are prepared when you meet with the college counselors. Feel free to ask one of your high school teachers to clarify any definitions you do not understand.

A **college** may be an academic unit of a university or a separate educational institution which usually limits its offerings to a particular academic area and related fields. Two-year colleges offer the opportunity to earn a Associate Degree and then transfer to a four-year college or university. Some also offer programs enabling students to enter the job market as a skilled person.

A **university** is a group of colleges all on one campus. In addition to undergraduate degrees, universities also offer graduate degrees (Master's and Doctorate).

A **college catalog** is a book published by a college/university describing requirements for admissions, degrees, services offered, and course descriptions. The high school Career Centers have many college catalogs. Catalogs can also be accessed on the Internet by consulting the home page of the college.

College requirements are specific courses required by a college or a college within a university. In addition to those listed as university requirements, courses may include natural sciences and social sciences, humanities, two years of foreign language or other similar courses.

University Requirements may refer to the several courses required by the University for graduation from that institution. Courses usually include one year of English, one course of constitution of the United States and one or two years of physical education.

Tuition is the fee which is paid for instruction in a school, college or university. You will also incur other costs such as fees, books, room and board, etc.

Accreditation is recognition by an outside agency indicating that school maintains high standards which enable students to qualify for admission to other accredited institutions.

Matriculation is the first time your name is put on the college records. You matriculate only once and a small fee may be charged.

Major and/or minor are terms used in a rather loose sense throughout educational work to indicate the main subject emphasis and secondary subject emphasis in a particular college program. In terms of number of college hours or credit, a major in a liberal arts program may not represent the same number of hours as a major in a professional program like engineering.

“Credit” or “Semester Hours” or “Unit Hours” or “Quarter Hours” or “Unit” are ways of referring to the number of credits which are earned in a course. Approximately 64 total credits are needed for an AA degree, and 124 total credits are needed for a BA degree for schools on a semester calendar. If a class meets three hours per week, it is usually a 3-credit course. A full-time student at college is typically defined as one who earns at least 12 credits per semester (approximately 3-4 classes per semester equals 12 credits).

A **transcript** is a copy of your official record of grades and courses from the time of entrance into a educational institution (high school, college, etc.) through the end of your last semester of attendance.

QUESTIONS TO ASK AT A CAREER/COLLEGE FAIR

The following list of questions are some of those you may want to ask of the institutional representative(s) on the day of the fair:

- What programs does your institution offer? What is your institution's specialty, or what makes your school unique?
- My areas of interest include _____. What can you offer me in those areas?
- How large is your campus and student population? How big is the community surrounding the school?
- What is the typical student to faculty ratio? What is the ratio in my field of study, and do you offer advising and tutorial services?
- What is the full cost breakdown of attending your school? Tuition & Fees? Room & Board? Books? Is financial aid available?
- What kind of on-campus and off-campus living options are available and what are the costs of housing and food services?
- What extracurricular and club activities does your campus offer? What are your requirements for sports, activities, etc.?
- What types of scholarships and other financial aid do you offer? When do I need to apply for admission, financial aid, and scholarships?
- How can I arrange for an on-campus visit? When will you be making a visit to my high school or community?
- What are the institution's admission requirements? What tests do you require, if any?
- Can credits earned at this school be transferred to other schools?
- Do you provide placement services for your graduates? What is the percentage of graduates in this course of study who find work? What is the average starting salary?
- How long will the typical class be at this school?
- What about...health services? the library? employment counseling? personal consulting? a new student orientation program?
- What types of special academic services are offered at your institution (i.e. honors programs, remedial instruction or courses, study abroad, independent study)?
- Do you offer online programs? If so, which ones?
- Do you offer tutoring? If so, how much is it?

CAMPUS VISITS TO A POST-SECONDARY SCHOOL/COLLEGE

If possible, try to visit a campus before you enroll. Most campuses offer information sessions and tours all year long, but the best time to visit is when the school is in session so you can observe the “real” thing. You should call before your intended visit for specific tour times and meeting places.

The visit needs to be carefully planned. Following is a list of suggestions to help prepare for the visit.

#1 Make an appointment

Contact the Admissions Office to set up a date and time, and specify the departments that you may be interested in visiting. Read the school’s viewbook and catalog beforehand.

2 Be Prompt.

#3 Plan on spending at least half a day on the campus.

In addition to the campus tour, try to:

- * *Sit in on a class check out shops, labs and classrooms.*
- * *Have a meal on campus.*
- * *Browse in the library.*
- * *Talk with other students on campus.*
- * *Spend some time in the student center or union.*
- * *Visit with a Financial Aid officer.*
- * *Visit with professors and/or coaches.*
- * *Check out the residence halls.*

#4 Keep notes on your visit(s).

Do not rely on your memory. Take into account your feelings while you were on campus (comfortable, lost, afraid, overwhelmed).

#5 Don’t schedule more than two visits in a given day.

The information will blur. Keep a journal of your observations – what you liked and disliked, what impressed you about the campus or the people you saw.

#6 Some questions to ask:

- * What is the student-to-teacher ratio? How large will the typical class be?
- * What is the percentage of graduates in this course of study who find work? What is their average starting salary?
- * How do students receive extra help with difficult assignments?
- * What are the full costs of attending school, including tuition and fees, room and board, and books?
- * What about health services, the library, employment counseling, personal counseling, and academic advising?
- * Other than the library, where do students study?
- * What happens on the weekends?
- * What sports, clubs, and other extra curricular activities are there to help “round out” the education experience?
- * What security services are available?
- * What options are available in case my goals change?

FAFSA

You've made that huge decision to pursue an education beyond high school...congratulations! How to finance that college education is also a big concern. Here's where the federal student aid programs come into the picture.

HOW TO BEGIN

To apply for federal student financial aid, and to apply for many state student aid programs, students must complete the *Free Application for Federal Student Aid* (FAFSA). The information you provide on your FAFSA determines if you are eligible for financial aid. While paper applications are available in your high school counselor's office or at a college / university's financial aid office, you can also complete the FAFSA through FAFSA on the Web at www.FAFSA.ed.gov. FAFSA on the Web is faster, easier and more accurate than the paper application.

You and your parent(s) should consider applying for a PIN, as it will speed up the application process. You can apply for a PIN by going to the Department of Education's PIN website at www.pin.ed.gov. It takes 1-5 days to get a PIN electronically. If you do not have an e-mail address, it will take approximately 7-10 days to receive it through the mail. Applying for a PIN is a one-time process. You and your parent(s) can each use your same PIN numbers for signing the FAFSA application from one year to the next.

To simplify the application process, gather the required documents and other information needed to complete the FAFSA:

- U.S. income tax return (IRS form 1040, 1040A, or 1040EZ) from the preceding year
- W-2 forms and other records of money earned
- Records of untaxed income: child support, social security, TANF, veteran's benefits, etc.
- Current bank statements
- Business and farm records
- Records of stocks, bonds and other investments
- Student's driver's license and social security number
- Parent(s) social security number(s)

PRIORITY FOR TOP CONSIDERATION!

Have your parents do their taxes as soon after January 1 as possible! Students planning to attend a North Dakota institution should complete and submit their FAFSA so it is received by the federal processing center by **March 15**. You can apply using estimated tax information, however it may delay the process.

RESOURCES THAT CAN HELP YOU

- The financial aid office of the school you plan to attend
- Your local library has a video on how to complete the FAFSA
- Your high school guidance counselor
- Federal Student Aid Information 1-800-433-3243 or www.ed.gov/offices/ope/students

Remember, your family is the first source for financing your college education. You will be expected to pay some portion of your college expenses according to your ability. Don't forget to plan for your personal and recreational (fun) expenses too!

WHAT HAPPENS NEXT?

THE STUDENT AID REPORT (SAR)

Completing your FAFSA is the first step in the financial aid process. You can check the status of your application electronically on the FAFSA on the Web site. The amount of time it takes the Department of Education to process an application depends on whether the application is submitted by regular mail or through FAFSA on the Web and whether it is signed by paper or using a PIN as the electronic signature.

Providing a current and valid e-mail would also speed up the process in getting back a Student Aid Report (SAR). Your SAR will summarize the information you report on your FAFSA and gives your calculated Expected Family Contribution (EFC). A combination of all of these factors affects the time it takes to receive a SAR. The fastest way to receive results is to fill out a FAFSA on the Web application, providing a valid and current e-mail, and signing the application electronically using a Department of Education PIN.

Your SAR will contain comments that will alert you if further information is required to process your FAFSA. Please check this information carefully to make sure it is accurate. If all the information on your SAR is correct, you do not need to return it. If you need to make corrections, most corrections can be made on FAFSA on the Web using your PIN. If you are unable to make your corrections electronically, mail the corrected version of the SAR back to the processing center.

Keep a copy of your SAR. If you received a SAR but need another copy, you can print a copy of your SAR from the FAFSA on the Web site. Please note: you will need your PIN to access this request form.

In the upper right hand corner of your SAR, you'll find your four-digit Data Release Number (DRN). If you call the Federal Student Aid Information Center at 1-800-433-3243, you can use the DRN to:

- Report a change of address on your SAR
- Request duplicate copies of your SAR be mailed to you
- Release copies of your SAR electronically to schools you didn't list on your FAFSA

The schools you list on your application receive electronic copies of your SAR and use the information to determine if you are eligible for federal financial aid. If you qualify, the school prepares a financial aid package to help you meet your financial need. Financial need is the difference between your school's cost of attendance (including living expenses), as calculated by your school, and your EFC.

The EFC appears in the upper right hand corner of the SAR. This is the amount that the Department of Education has determined that you and your family will be able to contribute toward the cost of your education. Your EFC is the same for all schools to which you apply for financial aid.

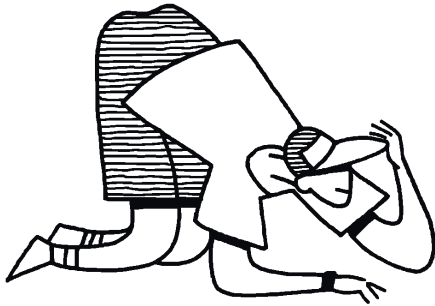
QUESTIONS TO ASK THE FINANCIAL AID OFFICE:

- Do you offer institutional grants or scholarships? Is there a deadline?
- Do I have to maintain a certain GPA in order to maintain scholarships received through your school?
- Will my financial aid file need to be complete before you will send me an award letter?
- When are award letters sent?
- What is the cost of attending your school?
- When is fee payment, and are payment plans or alternative loans available?
- Are jobs available on campus besides work study?

SEARCHING FOR SCHOLARSHIPS

The search for scholarships requires time, patience and perseverance. Numerous opportunities are available for first-time college students through colleges and universities, civic, religious, fraternal organizations, corporations and non-profit organizations. Deadlines, dollar amounts and qualifying criteria vary greatly. Scholarships are often competitive and may be based on:

- ➔ academic achievement
- ➔ test scores
- ➔ leadership
- ➔ skills
- ➔ co-curricular involvement
- ➔ special talents
- ➔ promise for future excellence
- ➔ diversity
- ➔ academic interest areas
- ➔ financial need
- ➔ volunteer activities



Remember...Start Early!

High school guidance offices, post-secondary schools, libraries and the Internet are good sources of scholarship information.

HELPFUL SITES:



Scholarship Search
<http://www.fastweb.com>



Go College
<http://www.gocollege.com/goscholarshipsearch>



General Financial Aid Information
www.finaid.org/



Scholarships USA
<http://www.scholarships-usa.com>

WHAT ARE THE COSTS OF COLLEGE?



DIFFERENT TYPES OF FINANCIAL AID

	WHAT IS IT?	WHO IS ELIGIBLE?	DOES IT HAVE TO BE PAID BACK?
Federal Pell Grant	Grant assistance for students who have not earned a bachelor's degree. Annual awards may range from \$400 to \$4,310.	Students who show need for assistance whether or not they meet the March 15 deadline date.	No. This is gift aid and does not have to be repaid.
Federal Supplemental Educational Opportunity Grant (FSEOG)*	Grant assistance for undergraduate students, with priority given to Pell Grant recipients. Annual awards will differ at individual schools.	Students who meet the March 15 deadline date, show a high need for assistance, and qualify for a Federal Pell Grant.	No. This is gift aid and does not have to be repaid.
North Dakota State Grant*	Grant assistance available to North Dakota residents only. Awards are \$800 for a full academic year.	Students who show financial need, meet the March 15 deadline date, and are enrolled full-time at an eligible college in North Dakota.	No. This is gift aid and does not have to be repaid.
Federal Academic Competitiveness Grant (AC Grant)	Grant assistance for undergraduate students that qualify for a Federal Pell Grant. Awards for first academic year are \$750 and \$1,300 for the second academic year.	Students must be enrolled full-time at the college and have completed a rigorous secondary school program as determined by the state.	No. This is gift aid and does not have to be repaid.
Federal Work-Study*	Part-time employment during the summer and academic year. Jobs are located on or off-campus. Wages are at or above the federal minimum. Annual awards will differ at individual schools.	Students who show need for assistance, meet the March 15 deadline date and check "yes" to Question 34 on the Free Application for Federal Student Aid (FAFSA).	No. Students earn their award by working approximately 10-20 hours per week.
Federal Perkins Loan*	A loan with an interest rate of 5 percent, which begins to accrue upon termination of studies. Annual awards may range from \$400 to \$2,000.	Students who show need for assistance and who meet the March 15 deadline date.	Yes. Repayment of principal and interest begins 9 months after termination of studies. Up to 100% of this loan can be cancelled if the student meets certain conditions, such as teaching in specified low-income schools.
Federal Stafford Loan	A subsidized or unsubsidized loan with an interest rate that is lower than commercial rates. Annual limits range from \$2,625 to \$5,500 for undergraduate students with \$8,500 for graduate/professional students per academic year.	SUBSIDIZED: Students who show need for assistance and are enrolled at least half-time. UNSUBSIDIZED: Students enrolled at least half-time.	Yes. Repayment of both principal and interest will begin 6 months after graduation or withdrawal to less than half-time enrollment. UNSUBSIDIZED ONLY: Interest payments begin after first disbursement, but may be capitalized
Federal Parent Loan for Undergraduate Students (Plus)	Loans that are available without regard to need for assistance. Borrowers are expected to pay at least the interest on the loan while the student is in school.	Parents (with good credit) of dependent undergraduate students	Yes. Repayment begins after the last disbursement.
Private Alternative Loans	A loan with variable interest rate. Is available to students to assist with educational costs.	Students with a good credit history.	Yes. Repayment begins 6 months after graduation, withdrawal to less than half-time or total withdrawal.
Other Part-time Jobs	Part-time employment during the summer and academic year. Jobs are located both on and off-campus. Wages vary and are determined by the employer.	Students interested in part-time employment.	No.

* Due to limited funds, some eligible students may not be awarded this type of assistance.