

Future

You make the choices

Choices

For your own future



Real People
Real Choices
Real Futures

Higher education is for you.

Fact:

A person with a bachelor's degree can make up to \$1 million more in a lifetime (on average) than someone with only a high school diploma.

Fact:

In Minnesota, there are almost 200 public and private universities, colleges, vocational, and technical schools. Nationwide, there are more than 10,000 post-secondary schools.

Fact:

Each year, Minnesota awards more than \$200 million in financial aid. In the United States, more than \$105 billion in financial aid goes to college students each year.

Okay, so you're just a kid...

Everyone tells you what to do, when to go to school, what to eat for lunch, where to put your books. You don't have a whole lot of freedom these days. You can't even drive a car yet.

But things are going to change. Pretty soon you'll be able to pick your own classes, buy your own clothes, make your own decisions, be who you want to be.

So who will you be? What are you interested in? What do you want to know more about? What do you like to do? What's important to you?

Thinking about these questions now means more opportunities for you in the future. You don't have to know all the answers. You just have to think about a direction.

Why now? Why should you care about the future when you haven't even been to high school yet?

Because if you identify your future now and plan for that future in high school, you'll be ready to move on to higher education when you graduate from high school. Planning for the future means choosing the right classes in high school.

In this magazine, you'll meet eight college students. They've all been through what you are about to go through—the journey from eighth grade to high school and beyond. These college students can tell you what to expect. They can help you learn from their mistakes. They can help you plan.

And planning is the most important step. Because planning for the future means taking your new freedom and making something of it.

The Minnesota Higher Education Services Office



The Minnesota Higher Education Services Office (HESO) is a state agency that provides services to help Minnesota citizens get access to higher education. HESO administers the state's student financial aid programs, negotiates and administers interstate tuition reciprocity programs, and provides students and parents with information about academic and financial preparation for education beyond high school.

Dream a little dream...

Close your eyes. Imagine yourself in 10 years.

What do you look like? What are you doing? What is your dream?

Whatever your dream is, it's going to require some critical skills, skills you can start to develop while in high school, skills you can exercise and broaden with higher education, skills you can master in a career.

Here are some skills employers in Minnesota want you to have before they hire you:

- Work experience related to the job for which you apply
- Education or training for that job
- Reading, writing, and math skills
- Computer skills
- English-speaking skills
- Ability to solve problems
- Ability to work with others
- Ability to think creatively
- Ability to acquire and use information

(Source: Minnesota Career Focus)



Theresa enjoys a cup of coffee at a local bookstore.

First in your family to go to college?

Theresa was the first person in her entire family to graduate from college. To prepare, she had to learn about college on her own. One thing she knew right away was that she'd have more choices if she took the classes required for admission into most colleges and universities.

Below are the recommended classes and the number of years needed to prepare for any higher education. But, remember, it's not the amount of time you put in that's important, but rather what you learn during that time.

- Communications and English: 4 years, including writing and literature
- Mathematics: 3-4 years, including two years of algebra and one year of geometry
- Science: 3 years, including one year each of biological and physical science
- Social Studies: 3 years, including history, geography, and civics
- World Language: 2 years of a single language
- World Culture or Fine Arts: 1 year

In addition, most colleges, including the University of Minnesota and the Minnesota State Universities, ask students to study the arts and/or computers for one to two years.

Theresa Granger always knew she wanted to be a lawyer.

And she was motivated. In eighth grade, she got As and Bs, sat on the student council, and peer tutored. She played sports and explored art and writing to find her own voice.

In high school, she took the classes she needed to get into college. But she didn't apply herself, take notes, or study much. "My teachers assumed I did because I got good grades," she says. "High school was a good time, but I wonder how well I could have done if I'd tried harder."

Future: Start a school for African-American girls

Choices: University of Saint Thomas

Then she didn't get accepted into the university she wanted. She was devastated. "I decided that if I couldn't go there, then I wouldn't go at all," she says. She got a job near the University of Minnesota and watched her friends go to college. She felt left out. The following spring, she enrolled at the

University of Saint Thomas.

But the transition to college was difficult. When she got a D on a midterm, she realized her high school habits wouldn't cut it in college. She buckled down and learned how to study and manage her time. "I figured out what each day of class cost and how much I wasted when I didn't go," she says. "It really added up."

And her major changed. Theresa worked with kids as a student worker and knew she was making a difference. She switched from pre-law to social work and interned with a county child protection agency. "It helped me realize I didn't want to be a social worker," she says. Instead, she combined her interest in law and her desire to make a difference into a criminal justice major.

"A college education is more than a piece of paper," says Theresa, now a college graduate and a third grade teacher in Atlanta, Georgia. "It's a journey where you learn about different people and places and about yourself. Explore your interests and take risks, but always be true to yourself."

Advice for students with disabilities

If you're a student with a learning or physical disability, the Pacer Center offers some tips on doing a college search:

- Make a list of questions to ask a college's disability services office.
- Make a list of classes and modifications you need.
- Speak to other students, with and without disabilities.
- Call the college disability services office and/or visit the college to find answers to your questions.
- Tell the disability services office which modifications you can provide for yourself and which you expect the college to provide.

Paula Grodecki from the Metropolitan Center for Independent Living says the most important skill you can have is “the ability to articulate your needs and assert yourself.”

In other words, know what you need, and make sure that the colleges you are interested in can meet those needs.

For more information:

The Pacer Center
(952) 838-9000
(800) 537-2237
TTY (952) 838-0190
www.pacer.org

Metropolitan Center for Independent Living (MCIL)
(651) 646-8342
TTY (651) 603-2001
www.mcil-mn.org

MCIL gives workshops on independent living and life skills for students with disabilities aged 14-22.



Neal takes in a bit of history at Fort Snelling.

Neal Crisp had problems putting plans into action.

By eighth grade, he was suffering academically in most subjects, especially those requiring concise linear thinking. He soon found out he had a learning disability. “I can see the sequence of steps in a process,” he says, “but can’t go step by step to make it happen.”

Future: To help people by understanding how society works

Choices: Century College

It didn’t occur to him to ask the teachers for help, but he made it work because he wanted to go to college. He sat at the front of the class and paid attention—even when he was having trouble with the subject. Studying was a challenge too. “My father always said, ‘I want you to study even if it’s hard for you.’ And I did,” he says.

High school posed another challenge. In ninth grade, he went to three different schools to find the best fit given his learning disability. In the end, he combined private tutoring with part-time special education

study at Harding Senior High in St. Paul. It worked. The tutoring allowed him to learn at his own pace. In his senior year, he took five classes at Century College through Post-Secondary Enrollment Options. That earned him both high school and college credit. But he was impatient. “I went through high school like an obstacle course,” he says. “I focused only on my goal. I had to learn to enjoy the journey and experiences.”

Neal now studies cultural anthropology at Century College and plans to combine that major with sociology, psychology, and criminology. To keep on track, he uses daily and weekly schedules. “The most difficult thing to learn was which method of studying was right for me,” he says. After he receives his associate degree, he plans to continue his education at a four-year school.

“As you grow up, you realize you can’t do everything,” he says. “The key is hard work and discipline. If you have any kind of disability, be aware of your options, use your resources, and learn to ask for help.”

From High School to Real Life.

Okay. Here comes high school.

You've got freedom. You've got power. You've got the ability to choose your own life. Think about it: what will you do?

If you decide to go to a four-year college, how will you get admitted if you didn't take the required classes in high school?

If you decide to get on-the-job training in a special skill from an employer, how will you even get hired if you haven't got basic high school-level skills?

You've got a lot of freedom in high school and that includes freedom to choose your own classes. Remember—no matter what you do, you've got to be able to:

- **Speak and write clearly**
- **Understand what you read**
- **Solve problems using math or logic**
- **Understand scientific ideas**
- **Be familiar with computers**

So, what classes should you take to get these skills? Here's a list of subjects you can expect in high school. Use this list when making your class plan on page 5 of the insert.

The Minnesota Academic Standards

The new Minnesota Academic Standards will soon be part of your high school graduation requirements. These Standards describe what you should know and be able to do in a subject. By 2008, all high school seniors must successfully complete a certain number of courses (credits) in English, math, science, social studies, arts, and other electives in order to graduate. One credit equals one academic year of study.

Your scores on the Standards will help show how well you've learned a subject. Eventually, colleges will look at these Standards and your scores as well as courses, grades, and other information to make admissions decisions.

Most colleges recommend a certain number of years studying high school math, English, languages, and so on. You should definitely take the recommended years of each subject mentioned in this magazine.

But time spent in class is no guarantee of your achievement. Real evidence of learning is being able to show what you can do. Colleges really want to know if you can do the work.

So, consider taking the recommended years of each subject—and always work to the best of your ability.

Communications and English

People who succeed are people who can read and write.

Everyone's got to know how to read and write, from engineers to cashiers, from reporters to drywallers. Truck drivers keep written logs of their trips. Secretaries edit letters and reports. Everyone must be able to speak clearly and effectively. Even if your job does not require you to work with customers, you will still have co-workers and a boss you'll have to talk to. Prepare yourself by taking as many English and communication classes as you can fit into your schedule. Take classes in reading, writing, speaking, and literature. **Recommended: 4 years.**

Mathematics

It's not just for math teachers. Your math teacher isn't the only one who has to know this stuff. Plumbers use geometry, trigonometry, and calculus to figure out rates and volumes of flow through pipes. Politicians use statistics to find out where the public stands on issues. Business owners create budgets. Every day, everyone uses numbers and logic to analyze the world. Math teaches you to think logically and solve problems. Two years of algebra and one year of geometry are recommended to prepare for any job. Beyond that, careers in scientific and technical fields like business, medicine, computers, architecture, and economics need additional work in math. It's a good idea to take the most advanced math class you can handle your senior year so the material will be fresh for college or your first job. **Recommended: 3-4 years.**

Science

Learn how things work. Understand the natural world. Science and lab classes give you hands-on learning. You will touch, smell, create, dissect, and record scientific events. By doing experiments, you'll understand the principles that guide our world and learn to think in an organized way. Why does the phrase "What goes up, must come down" work? Which school lunch has the most nutritional value? Why are my eyes blue instead of brown? You'll understand issues like acid rain and nuclear power. You'll learn about your body and how it works, and why it doesn't sometimes. Three to four years of science are important, especially in careers such as medicine, dietetics, engineering, nursing, teaching, geology, land conservation, and food science. Chemistry, physics, and biology are good subjects to take to prepare for college. **Recommended: 3 years.**

Social Studies

Who am I? Who are you? Why? From history to current events, from psychology to sociology, social studies helps you understand what's happening in the world and how you fit in. Classes in geography, civics, government, history, and economics can help you make sense of people and how we shape our cultures and lives. Two or three years of social studies will help prepare you for careers in fields like sociology, international relations, politics, sales, public relations, business, economics, and history. **Recommended: 3 years. For state universities and the University of Minnesota campuses, this includes one year each of U.S. history and geography.**

World Language

Parlez-vous français? Sprechen Sie deutsch? ¿Habla español? It's a global world, baby. Studying language is one of the best ways to understand how other people live and think. You'll not only learn more about another culture, you'll learn more about English and our own culture. This knowledge will help you work with people from all over the world in your future education and career. **Recommended: 2 years.**

The Arts

Explore and appreciate your own creativity and study the creativity of others. Take the opportunity to express yourself through music, drama, and visual arts, or study artists from your culture or other cultures. If you're thinking about going on to college, one year of the arts is a good idea. It's also good if you're interested in art-based careers, such as photography, drafting, or graphic or commercial art. **Recommended: 1 year.**

Vocational-Technical

Real-world problems. Real-world solutions. Want to practice what you've learned in your classes? That's what vocational-technical classes give you the chance to do. You can take your math, science, and communication skills and put them to use in real problems. Explore "Tech Prep" programs (partnerships between high schools and some colleges) where you will be able to enroll in courses that lead to specific college majors in technical fields. Take classes in business, home economics, graphic arts, electronics, mechanics, agriculture, and more. **Classes are optional.**

Computers

You've got to know how to use them. No matter where you go or what you do, computers are there. Some high schools offer classes in just computers. Some high schools use computers in their math, science, and communications classes. It doesn't matter how you learn about them, just do it. **Classes are optional.**

Extracurricular Activities

Don't study all of the time! Sports, student council, school newspaper, clubs—these things are all fun ways to make friends and learn teamwork, leadership, and organization skills. Volunteering, church activities, and mentoring also are extracurricular activities that can help you enrich your life and help you get scholarships.

Other Options ...

Post-Secondary Enrollment Options, the military, and more. You may be eligible to take classes at a college, university, or vocational school as an 11th or 12th grader. If you want to do this, careful planning in 9th and 10th grade is important. Youth apprenticeships and tech prep opportunities can give you on-the-job training while you earn technical college credits—all while you're still in high school. Most branches of the military have programs for high school students and beyond. Talk to your guidance counselor about ways to make your future happen beyond the high school classroom.



Kao likes to read and hang out with her friends when she needs a break.

Early on, Kao Xong Her knew she would go to college.

Her parents often expressed their desire for her to follow her older brother and sister to college. “My family was my motivation to go to college,” she says. But in seventh grade, she admits she “wasn’t all that serious about school.” Even so, she stuck with it and knew she needed to take the right classes to prepare for college.

Future: Elementary English Teacher

Choices: Augsburg College

So in high school, she took International Baccalaureate pre-college classes and joined High School Upward Bound, a college prep program for students from low-income families. It helped her learn more about college, campus life, and financial aid. “Campus visits and college fairs gave me a chance to see and experience college for myself,” she says. “Talking with college students gives you insights you can’t get anywhere else.”

Kao is now a senior at Augsburg College.

As a resident advisor, she provides peer counseling, crisis intervention, and advocacy to first-year students as they transition to college life. She also works as a cultural ambassador to prospective students and is a member of the Asian Student Association. She meets a lot of people, especially as a yearbook photographer. “The more people you know, the more involved you are,” she says, “but it’s also important to find time to take a break.”

Passionate about working with and helping people, she is majoring in elementary education and is considering a minor in communications. “I might become an ESL teacher,” she says, “because I like helping students who need extra help, especially those who don’t speak English.”

Her advice to students is to “be open-minded and persistent in everything you do. Share your dreams and goals with people you love and trust because they can help you explore your options.” And, she adds, “Believe in yourself—even during the hardest times. If you truly want something, you can find a way.”

How you can prepare

Kao is a great example of someone who prepared well in high school and is active in college. You can do the same.

At Home:

- Set goals—like getting an A in math or a part in the school play.
- Find a study place—some place quiet and comfortable.
- Make a schedule—of homework and assignments, your job, and activities.
- Read—books, newspapers, magazines. Expand your knowledge. Stimulate your imagination.

In School:

- Take notes—to help you study for tests and do better on assignments.
- Speak up—if you aren’t sure about something.
- Ask for help—seek out friends, counselors, teachers, and parents.
- Correct mistakes—everyone makes them. Correcting them helps you learn.

In the Community:

- Talk to people—especially those whose careers interest you.
- Get a job after school—related to your abilities and your interests (but don’t let it get in the way of your studies).
- Volunteer—mentor younger students, tutor, help out at shelters ... anything.

So, you want to be an athlete?

The National Collegiate Athletic Association (NCAA) has academic standards you must follow to be a student athlete. To play Division I sports in college after 2008, you must complete at least 16 core high school courses with a qualifying grade point average and test scores.

This includes:

- 4 years of English
- 3 years of math (algebra I or higher)
- 2 years of natural or physical science
- 2 years of social science
- 1 year of an additional course in English, math, or science
- 4 years of additional courses in any of the above areas, or in foreign language, philosophy, or non-doctrinal religion

All students that want to play athletics at the Division I or II level must have their course work and test scores evaluated by the NCAA Initial Eligibility Clearinghouse. To register with the Clearinghouse, ask for a packet from your high school guidance counselor.

For more information on high school requirements for the NCAA, visit www.ncaa.org, www.ncaaclearinghouse.net, or call (800) 638-3731.

Think about this fact first:

The odds of a high school basketball player making it to the pros are 10,000 to 1; for a football player the odds are 6,000 to 1.



Ted enjoys coaching middle school hockey and high school football.

Eighth grade was a difficult time for Ted Kiefert.

He moved back in with his parents after his grandfather died. That also meant moving from rural northern Minnesota to the urban diversity of Minneapolis. “The transition was difficult,” he says. “I was trying to overcome a lot of things. Everything made me angry. My parents knew I was having a hard time and didn’t push.”

Future: Elementary Math Teacher / Football and Hockey Coach

Choices: Lake Superior College / University of Wisconsin

But his grades suffered. “I just didn’t care,” he says. “I goofed off. The only thing that kept me in school was sports.” That made high school and college more difficult later on. He joined Police Explorers, a program for kids interested in law enforcement, and stayed active in sports in high school. “Sports helped me learn how to trust and work with people,” he says. “I also proved that my epilepsy didn’t have to slow me down.”

Then Ted injured his knee in the last football game of his senior year. The athletic

scholarships disappeared. His grades were too weak for him to qualify for academic scholarships. He went to the University of Minnesota, Duluth, to study law enforcement, but dropped out after two years and joined the work force instead. “I don’t regret it,” he says, “but I could have done better with more than a high school diploma behind me.”

Ten years later, his interests had changed. His mother-in-law, a special education teacher, showed him that one person can make a difference. Inspired to help kids, he enrolled at Lake Superior College in Duluth. His first year back, he took refresher courses. “I couldn’t pass the placement tests and spent a lot of extra time and money learning what I should’ve learned in high school,” he says.

Ted completed his associate degree and is now an elementary education major at the University of Wisconsin, Superior. “Enjoy sports,” he says, “but don’t rely on them for a career. Have a back-up plan and keep studying. It’s up to you to make your future happen.”



Isaac developed a taste for good food from his father's excellent cooking.

Attending a small high school?

Just because your high school is small doesn't mean you aren't going to have the opportunity to prepare for your future. There are many ways to prepare.

Get to know your teachers and counselors.

If you live in a small town, the teachers might know you and your family. Let your teachers and counselors in on your dreams and ideas.

Participate in extra-curricular activities.

Enjoy a wide variety of activities so you can learn how to work in groups, get things done, and learn what your interests are.

Get a job.

A job can give you a sense of purpose, new skills, a line on a resume, responsibility, and cash for college.

Visit campuses.

It is important for you to see what college looks and feels like, especially if there are no colleges near you. Visit a wide variety of campuses, small and large, public and private.

Don't be afraid.

College can be intimidating and scary, especially if you think you don't know what you're doing. Don't get discouraged. Just because you haven't been around college much doesn't mean you're not as smart as other students. It just means your first college experiences will be more exciting and new. Go for it!

For Isaac Carranza, the move from Texas to Willmar, Minnesota meant opportunity.

He kept his grades up, but all he wanted to do was pass eighth grade at the time. Then he started hanging out with the wrong crowd. "When you're younger, you don't think about long-term goals," he says. "You only think about the present."

Future: Electronics Technician

Choices: Ridgewater College

He took that attitude with him to high school. "I didn't take the first couple of years quite as seriously as I probably should have," he says. But in his senior year, an academic mentor made school click again. Isaac graduated with a \$1,000 Most Improved Student of the Year Award. Ridgewater College in Willmar promised to match that amount dollar-for-dollar if he attended the school in the fall. He did.

Isaac now felt ready for the challenge. "My father always wanted me to be a doctor because that's what he always wanted to be," he says. "But after an electronics course in

high school, I couldn't see myself doing anything else. Electronics really fascinate me." It's a career interest he shares with his older brother, who encouraged him to consider Ridgewater.

While at Ridgewater, he received additional help from the Motivation Education Training program, which provides financial assistance to minorities and migrant farm workers transitioning to college. He was president of the Vocational Industrial Club of America (VICA) and served as the sole student representative on a review board for the college's minority recruitment and education efforts.

Isaac graduated from Ridgewater's electronics technician program with an associate of arts degree in science. He recommends to "take your education very seriously. The decisions you make now will determine the person you'll become in the future. Be all you can be now, so you can look back some day and have no regrets."

And, he adds, "If you see someone who needs a helping hand in their studies or life, give it to them."

“Will there even be a job available for me after I graduate?”



Here's a list of the 25 fastest growing careers in Minnesota. When you look at this list, keep in mind:

- In Minnesota, the median salary in the 4th quarter of 2003 was \$30,913. That means that 50 percent of all workers made more than this amount and 50 percent made less.
- The more education you have, the more money you will earn in your career.
- The more education you have, the faster you will advance in your career.
- You don't have to choose from this list. Think first about doing something you enjoy.

Occupation, 4th Quarter 2003 Median Annual Earnings, and Minimum Higher Education Needed:

1. Computer Support Specialist	\$40,741	less than 2 years and on-the-job training
2. Computer Software Engineer, Applications	73,124	4-year college degree
3. Network/Computer Systems Administrator	57,806	4-year college degree
4. Network Systems/Data Communications Analyst	60,418	4-year college degree
5. Desktop Publisher	35,975	less than 2 years and on-the-job training
6. Computer Specialist, All Other	61,763	less than 2 years
7. Database Administrator	64,899	2- to 4-year college degree
8. Medical Records/Health Information Technician	27,102	2-year college degree
9. Personal/Home Care Aide	20,283	less than 2 years and on-the-job training
10. Computer Systems Analyst	64,225	4-year college degree, plus graduate school
11. Medical Assistant	27,348	2-year college degree and on-the-job training
12. Physician Assistant	70,533	4-year college degree, plus graduate school
13. Social/Human Service Assistant	24,826	2-year college degree and on-the-job training
14. Computer/Information Systems Manager	95,277	4-year college degree or more
15. Physical Therapist Aide	23,489	on-the-job training
16. Physical Therapist Assistant	33,591	2-year college degree
17. Personal Financial Advisor	52,356	4-year college degree
18. Gaming Change Person/Booth Cashier	19,226	high school diploma and on-the-job training
19. Veterinary Technologist/Technician	25,453	2- to 4-year college degree
20. Gaming Dealer	14,312	less than 2 years
21. Occupational Therapist Assistant	33,591	2-year college degree
22. Fitness Trainers/Aerobics Instructor	23,417	less than 2 years
23. Telecommunications Line Installer/Repairer	38,486	on-the-job training
24. Veterinarian	65,891	4-year college degree, plus graduate school
25. Pharmacy Technician	27,939	on-the-job training

Source: 2000-2010 Employment Projections and Occupational Employment & Wages Program (4th Quarter 2003), Minnesota Department of Employment and Economic Development



Mona enjoys a game of pool to relax.

Do your research

Mona used high school well to reach her goals, but no plan is flawless.

As you get older, your interests, your goals, and your life change. New opportunities come and go. So it's okay to change your major, your plans, or even your college.

But there is one thing to remember about change. No matter what your future goals are, you still need to read, write and speak clearly, and have math and logic skills.

About majors:

- What am I interested in?
- What do I like to do?
- What do I value?
- What is the job market like for careers in majors I might be interested in?

About school options:

- What schools have programs in that major?
- How long do I want to be in college?
- What is the cost?
- Where is the college located?
- What are the students like? The campus?
- What special services does the school have that I might be interested in?
- What are the teachers like?
- Do I feel comfortable here?

By eighth grade, Mona Abdel-Kerim knew she wanted to teach.

She worked hard to earn good grades which allowed her to participate in high school track while still in eighth grade. And she enrolled in a summer science program at the Minnesota Zoo. "To get in, you needed letters of recommendation just like when you apply to college," she says. It was good practice for the real thing.

Future: Marketing Professional

Choices: Minneapolis Community & Technical College / Hamline University

Her family talked to her about college and, with three older siblings already in college, she knew how to prepare. She enrolled in the education program at Edison High School in Minneapolis. One hour a day for two years, she was a middle school teacher's assistant and gained hands-on classroom experience. Yet she wishes she had taken advantage of Post-Secondary Enrollment Options. "I registered for one, but dropped it," she says. "I let peer pressure convince me that it would be too hard."

Her high school education program directed her to the Urban Teachers Program at Minneapolis Community and Technical College. The program required its students to intern. For Mona, that meant an unpaid internship with ACE, a program for disadvantaged youth. "I learned how to interest kids who wanted to be somewhere else and built relationships on respect and trust," she says. After the internship ended, the program hired her as a paid teacher's assistant.

Her associate degree finished, Mona is now working on her bachelor's degree in management and economics at Hamline University. Most of her previous college credits transferred, but "it'll take longer doing it this way," she says. "If I had known all my options, I would've gone directly into a four-year program, but I don't regret my choices."

Her advice to students is to "set your goals high and believe in yourself. Don't let anyone tell you that you can't accomplish something. You have to do what interests you, not what your peers think you should do."

How will you pay?

College isn't free. Preparing for higher education means more than taking the right classes and finding out what your interests are. It also means learning about finances and saving.

But there are many ways to pay for college. You should never let money get in the way of your education. You can afford it. Here are a few tips on paying for college:

Look into financial aid.

There are all sorts of financial aid options—grants, loans, work-study, scholarships—to help you pay for college. For more on financial aid, check out page 13 of this magazine.

Start saving.

You'll be way ahead of the game if you save for college before you go. In the long run, you won't have to pay back tons of student loans. Talk to your parents about saving or call HESO for more information on ways to save.

Get a job.

Earn money yourself: get a part-time job (one that won't interfere with your studies) and put the money you earn into a savings account for college. Not only will you earn money, you'll get work experience too.

Try Post-Secondary Enrollment Options.

This program allows high school juniors and seniors to take free college-level courses for high school and possibly college credit. Talk to your guidance counselor to learn more.

Matt likes to use athletics to inspire kids.



Matt Davis was more into sports than education in eighth grade.

He was known for his athletic ability and knew he'd need to go to college to make it to the NBA. But his science teacher also recognized his academic potential and convinced him to focus his efforts on his schoolwork.

In high school, his English classes helped prepare him for writing college papers, and a teacher turned him on to social studies. Math was another story. It intimidated him. "I held myself back by not applying myself in certain areas," he says. "But my family believed I would do well in whatever I did."

Future: K-8 Social Studies Teacher

Choices: Fergus Falls Community College / Augsburg College

And what he did was hang out with people who wanted to go to college. "I was around people who wouldn't let me fail," he says. His high school in Marshall also prepared him to succeed by discussing options and ways to pay for college.

Matt enrolled at Fergus Falls Community College to find out if he was ready for college-level classes. He was. Two years later, Augsburg College in Minneapolis recruited him to play basketball. He accepted, but his main interest was in Augsburg's education program. "Only about a year of credits transferred, which means I lost time and money, and needed to retake some classes," he says.

But without financial aid, he wouldn't have gone at all. "It was financial aid or nothing," he says. "And it's what I had other than basketball that got me through school." He served in AmeriCorps for a year, which earned him an education service award, and worked at the Minneapolis Boys & Girls Club to help pay for college.

"Many kids don't know they can go to college and see it as something only for rich people," he says. "They don't know about financial aid or the scholarships out there."

Matt's advice is to "take the right classes now so you don't need to take remedial classes later. It'll prepare you for college and save you time and money."



Financial aid: Know about it!

Unlike high school, higher education isn't free. But you can afford it.

It doesn't matter what your family's income is. It doesn't matter where you live. It doesn't matter how much you have in the bank.

You can afford it with savings, money you earn from a job, and financial aid. Here are some different types of financial aid:

Grants: Money you get from the state or federal government if your family needs it. You must fill out the *Free Application for Federal Student Aid* (FAFSA) in high school to be considered for grants. Grants don't need to be paid back.

Scholarships: Money you get because of a special achievement, ability, or who you are. Scholarships aren't just for sports. You can get a scholarship for playing an instrument, participating in extracurricular activities, working at a certain company, volunteering ... the list goes on and on.

Scholarships don't have to be repaid, but remember, you have to apply for them to receive them.

Here are some places you can go to learn about scholarships:

- financial aid office at a college
- your school guidance counselor
- local libraries
- college fairs
- Higher Education Services Office publications
- the Internet (see Resources in the *Your Plan for Your Future* insert in this magazine for a list of good sites)

Loans: Money you borrow for higher education. This money comes at a lower interest rate than most other kinds of loans, but it has to be paid back when you're finished with college—even if you don't graduate.

Work-study: Programs that provide jobs for college students on-campus or off-campus. You work at a job and use the money to pay for college.

The best way to pay for higher education is to save for it. But if you or your family hasn't saved for your education after high school, don't worry. You can afford it. There is help.

For more information on financial aid, contact the Higher Education Services Office or visit www.mheso.state.mn.us.

Other ways to save money

If you are still worried about the cost of college, make a list of all the ways you can save money while in college. Here's a start. Can you add more?

1. Live at home instead of on your own or in a dorm.
2. Ride the bus instead of buying a car.
3. Buy used books instead of new books.
4. Go to college part time instead of full time.
5. Take college classes while in high school through Post-Secondary Enrollment Options.
6. _____
7. _____
8. _____

Fact:

About 64% of all Minnesota high school graduates enter college the fall immediately following high school graduation with 49% attending school in Minnesota and almost 15% attending school out-of-state.

Fact:

College may not be as expensive as you think. Most Minnesota public colleges and universities charge tuition and fees under \$5,500 per year.

Fact:

There are many ways families can save or pay for college including the Minnesota College Savings Plan and cool tax credits from the federal government. For more information, visit www.mheso.state.mn.us.

Fact:

If you and your family save \$50 a month at a 7 percent interest rate for 18 years, you'll have \$21,827 to pay for your education after high school.

If traditional plans don't interest you

Today, there are lots of options for people who aren't interested in a traditional path from high school to a career.

But remember: To get a job, you must be able to read, write, think, and speak clearly and effectively, and you must have math skills. Here are some other education options to think about:

The military:

All branches of the military offer money through service, either before or after college.

Federal Corps programs:

Programs like Job Corps and AmeriCorps give you valuable work experience and money toward higher education.

Work-for-credit:

Schools may offer college credit for working in your major. This allows you to get money, experience, and credit, all in one.

Employer training:

Some jobs after high school may offer employer-paid training. Ask future employers.

Distance Learning:

With new technology, you can go to college and never even walk on campus. Correspondence courses, Internet classes, and televised instruction make access to college even greater.

Study Abroad:

Travel to France, Italy, Africa or Australia before going to college! Contact your guidance counselor about study abroad programs and scholarships in your school and community.

Tashana takes time out for herself while balancing school and family.



Tashana Harris loved math and got good grades in eighth grade.

But she had no idea what she wanted to be. High school was a greater challenge. In one year, Tashana attended both Kennedy High School in Bloomington and St. Paul Central High School. "I didn't know where I wanted to be," she says.

Future: Successful business owner

Choices: College of Saint Catherine

In 10th grade, she dropped out, because she "just didn't have an interest in school anymore." She got her GED and worked for two years. "I was always at the bottom, with low pay, no skills, and no respect," says Tashana. "I knew I was worth more." For a career and a better paying job, she knew she'd need more education.

She started by taking assessment tests to explore her personality and interests. The tests gave her a list of possible careers to explore, and she soon enrolled in a two-year medical clerk program at the College of Saint

Catherine. "Because I have a little girl, I wanted to get in and out fast," she says, but found she had little interest in the field. She switched to the college's four-year program and decided on an accounting major instead.

As a single mother and a full-time student with no savings, paying for the education was a challenge. After struggling her first year, Tashana applied for a scholarship from the Bill and Melinda Gates Foundation. She got it. That meant all her expenses—tuition, books, living expenses—were paid, and the scholarship was renewed each year since she got good grades. "Not having to work let me focus on school and on raising my daughter," she says. It also allowed her to volunteer to talk with single parents interested in college and to work in a paid summer internship at PricewaterhouseCoopers.

Tashana has now graduated and is considering graduate school. "Explore interests and career options that are a good fit with your personality," she says. "Don't be afraid to ask questions or for help. Find someone or something that will help you get to your dream."

From urban to rural, big to small, Minnesota's post-secondary schools offer you a variety of choices after high school.

Minnesota State Colleges and Universities

The Lowdown: The Minnesota State Colleges and Universities (MnSCU) system is a network of state technical and community colleges and state universities providing a wide range of opportunities.

Call: (888) 667-2848

Web: www.mnscu.edu

Technical Colleges

The Lowdown: Certificate, diploma, and associate degrees in applied science programs with a wide variety of career options from technical and industrial occupations to business, marketing, and sales careers.

Getting In: High school graduate or GED (but prepare for college-level work with the recommended classes).

Call: Your local technical college admissions office or (888) 667-2848.

Web: www.mnscu.edu

Community Colleges

The Lowdown: Courses of study which transfer to four-year colleges, and one or two-year programs that prepare you for jobs.

Getting In: High school graduate or GED (but prepare for college-level work with the recommended classes).

Call: Your local community college admissions office or (888) 667-2848.

Web: www.mnscu.edu

Minnesota State Universities

The Lowdown: Bachelor's and master's degree programs on seven campuses in Minnesota.

Getting In: Students should be in the upper 50 percent of their high school class with scores of at least 21 on the ACT or 1000 combined on the SAT. Take four years of English, three years of math, three years of science, three years of social studies, two years of a single world language, and one year in either world culture or fine arts.

Call: Your local state university admissions office or (888) 667-2848

Web: www.mnscu.edu

University of Minnesota

The Lowdown: Four campuses with two- and four-year programs, graduate programs, and professional degrees.

Getting In: Four years of English, three years of math, three years of science, three years of social studies (including one year each of U.S. history and geography), two years of a single world language, and one year in the visual or performing arts.

Call: Crookston: (800) 862-6466, Duluth: (800) 232-1339, Morris: (800) 992-8863, Twin Cities: (800) 752-1000

Web: www.umn.edu

Private Career Schools

The Lowdown: A variety of fields, including computer-assisted design, computer programming and networking, accounting, broadcasting, business management, cosmetology, electronics, and health care.

Getting In: Varies by school, but the recommended courses will allow you to apply to any of them.

Call: (651) 714-7320

Web: www.mnccareercolleges.org

Private Colleges and Universities

The Lowdown: Private four-year and professional schools. Known for liberal arts education emphasizing a wide variety of general knowledge in the arts, sciences, and humanities. Graduate, undergraduate, and professional programs.

Getting In: Varies by school, but the recommended courses will allow you to apply to any of them.

Call: (800) 774-2655

Web: www.mnprivatecolleges.com

Employment Training Agencies

The Lowdown: Short- and long-term training courses and on-the-job training through agencies such as Vocational Rehabilitation, Job Training Partnership Agencies, and the Hubert H. Humphrey Job Corps Center.

Getting In: Evidence of financial or educational need is often a requirement. Others may have additional eligibility requirements such as evidence of a disability.

Call: Your local WorkForce Center or (888) 438-5627

Web: www.mnwf.org

Neighboring States and Canada

The Lowdown: Through reciprocity and the Midwest Student Exchange Program, Minnesota students can receive special tuition rates at certain schools in: Wisconsin, South Dakota, North Dakota, Iowa, Manitoba (Canada), and some schools in other midwestern states.

Getting In: Varies by school.

Call: (800) 657-3866

Web: www.mheso.state.mn.us

Choices, choices, choices!

Fast Facts About Teenagers

In the fall of 2002, 64 percent of Minnesota high school graduates attended a post-secondary institution in the fall immediately following high school graduation.

During the 2002-2003 school year, high school juniors and seniors in Minnesota took more than 25,000 Advanced Placement (AP) exams.

Total enrollment of minority students has increased at Minnesota's post-secondary schools. Between fall 1992 and fall 2002, enrollment of students of color increased by 55 percent.

Minnesota students like you have some of the highest ACT scores in the nation (among states where at least 50 percent of students take the test). In 2003, Minnesota's average ACT score of 22.0 tied Iowa's score and was second only to Wisconsin's 22.2 average.



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(800) 657-3866

Fax: (651) 642-0675
Email: info@heso.state.mn.us
Internet: www.mheso.state.mn.us

For the Hearing Impaired:
TTY Relay: (800) 627-3529

This document can be made available in an alternative format to individuals with disabilities by calling (651) 642-0567.

Even more info on getting ready for college:

The Minnesota Higher Education Services Office (HESO) is a state agency that:

- Administers state financial aid and federal programs that affect students.
- Provides information to students and parents on academic and financial preparation for post-secondary education.

HESO publishes several publications on financial aid, saving for college, and raising a college student.

To receive any of the following publications or services, contact the Services Office at (800) 657-3866, or visit our web site (www.mheso.state.mn.us).

Get Ready for Your Child's Higher Education

A free 32-page publication to help your family prepare you and your siblings for education after high school. It includes information on higher education options, financial aid, and savings options. Summary versions are available in English, Spanish, Hmong, and Somali.

Focus on Financial Aid

A free publication that describes financial aid and how to apply for it. *Focus on Financial Aid* includes descriptions of state and federal programs, lists of whom to contact about financial aid at each of Minnesota's post-secondary institutions, and other helpful references. Summary versions are available in Spanish, Hmong, Somali, and English.

Financing Higher Education Presentations

The Services Office provides free presentations to organizations on financing post-secondary education. Schools, parent groups, community groups, church groups, children's groups, and other organizations can learn about financing a higher education for themselves or their children. Call the Services Office for more information.

Internet System for Education and Employment Knowledge (ISEEK)

The Services Office is a partner in Minnesota's *Internet System for Education and Employment Knowledge (ISEEK)*. Visit www.iseek.org for assistance in planning your education, finding a class, looking for a job, planning a career, or working to grow a business.

www.iseek.org

