

**8<sup>th</sup> thru 10<sup>th</sup> graders**

**DESIGN YOUR PLAN FOR COLLEGE**

**OKLAHOMA'S OFFICIAL GUIDE TO PREPARING FOR COLLEGE**

**AUGUST 2012**

Take some time for yourself! Give yourself about 20 minutes just to flip through and look around...

Grab a pen...jot down some notes...

Share this information with an adult!

Stay positive!

Take your time.

Explore all of your options!

Start here.

**Go ahead and personalize this page!**

Name:

Write your name in tiny letters:

Write your name backwards:

When I'm an adult, I want to be:

What's your plan for college?

You might be thinking that it's too early to start thinking about your future and planning for college, but the best time to start planning is NOW. What do you want to be when you get older? What do you have to do to get there? This guide will help you and your family plan for life beyond high school and help you get started with your college plan. Take some time and read through this guide. Then talk to your family and school counselor about your plan for college.

**So why should you even think about college?**

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

## Glossary

If any of the terms used throughout this publication are unfamiliar to you, visit [www.OKcollegestart.org/Financial\\_Aid/Glossary\\_of\\_Acronyms\\_and\\_Terms.aspx](http://www.OKcollegestart.org/Financial_Aid/Glossary_of_Acronyms_and_Terms.aspx) for definitions.

## Let's talk... money

### FIRST, THERE'S INCOME... WITHOUT A DEGREE

Let's say you decide to skip college and take a job as a security guard. You'll get paid about \$11 an hour, approximately \$1,404 a month or \$16,852 a year take-home pay.

Monthly gross pay: **\$1,760**

Take-home pay (minus all taxes, Social Security and Medicare): **\$1,404**

### WITH A DEGREE

Now let's say you take extra time to explore careers, go that extra mile and graduate from college with a degree in forensic science. As a forensic science technician, you'll make about \$24 an hour. That's \$2,814 a month or \$33,771 a year take-home pay.

Monthly gross pay: **\$3,840**

Take-home pay (minus all taxes, Social Security and Medicare): **\$2,814**

Calculations made by [surepayroll.com](http://surepayroll.com).

## What about those monthly mandatory expenses?

These expenses are based on a single-occupancy household.

### MONTHLY EXPENSES AMOUNT

Rent: \$500

Gas for Car: \$100

Food: \$300

Utilities: \$110

Cellphone: \$40

Auto Insurance: \$125

Savings: \$50

Medical Insurance: \$130

**TOTAL: \$1,355**

## WITHOUT A DEGREE

Take-home income: **\$1,404**

Fixed expenses: **\$1,355**

**Balance: \$49**

## WITH A DEGREE

Take-home income: **\$2,814**

Fixed expenses: **\$1,355**

**Balance: \$1,459**

With a salary of \$1,404 a month and your fixed monthly expenses of \$1,355, you will have very little left over each month for “extras.” With a college degree you’ll have money left after your expenses. You can have a nicer car, better apartment, nicer clothes, cable and even a smartphone. According to the U.S. Census Bureau, someone with a bachelor’s degree earns about 50 percent more than someone with just a high school diploma.

## What a difference a degree makes

Associate or Bachelor's Degree	Hourly Wage	Moderate On-the-Job Experience	Hourly Wage
Architect	\$30.24	Construction Laborer	\$11.49
Computer Programmer	\$28.57	Security Guard	\$10.91
Registered Nurse	\$24.20	Data Entry Keyers	\$10.17
Zoologist & Wildlife Biologist	\$24.11	Nursing Aide	\$9.30
Forensic Science Technician	\$23.52	Veterinary Assistant	\$8.44
Primary, Secondary and Special Education Teacher	\$17.12	Child Care Worker	\$7.74

Source: Oklahoma Employment Outlook 2016

## What is OKcollegestart.org?

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

## Courses to take

You must take certain courses in high school to graduate and go to an Oklahoma public college or university. These requirements will prepare you for college, and you’ll learn valuable skills in case you decide to get a job right out of high school.

Subject	Units
English	4
Mathematics	3
Laboratory Science	3
History and Citizenship Skills	3
Other	2
Total	15

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

## Grades to make

If you want to attend an Oklahoma college or university, you must meet certain requirements. When you apply for admission, public colleges and universities will look at...

- Your score on a national standardized test (**ACT** or **SAT**).
- Your overall **GPA** and its ranking within your high school class OR
- Your **GPA** in the **15** core courses required for college entry.

## Admission Standards 2013-14

### First-Time Entering Students

#### Minimum High School Performance Criteria for Admission

	Option 1	Option 2	Option 3
Oklahoma State University <sup>2</sup>	24 ACT	3.0 GPA AND top 33% of class	3.0 GPA in the 15-unity core AND 21 ACT
University of Oklahoma	24 ACT AND 3.0 GPA or top 50% of class	3.0 GPA AND top 25% of class	NO OPTION 3
University of Science and Arts of	24 ACT AND 3.0 GPA or top 50% of class	3.0 GPA AND top 25% of class	3.0 GPA in the 15-unit core AND 22 ACT
Regional Universities	20 ACT	2.7 GPA AND top 50% of class	2.7 GPA in the 15-unit core
Community Colleges	No minimum required. You don't need to make certain scores, but you should take required high school classes AND graduate from an accredited high school or have a GED AND take the ACT exam.		

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

## Thinking 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, concurrent enrollment and the Cooperative Alliance program can save you time, tuition, and room and board and will also prepare you for the demands of college. To learn more, visit [www.OKcollegestart.org](http://www.OKcollegestart.org), and ask your high school counselor what options are available at your school. Scan here with your smartphone to learn more.

## More planning...

Oklahoma **EPAS** (Educational Planning and Assessment System) is made up of two tests, **EXPLORE** and **PLAN**, that help you get ready for the **ACT**.

The **EXPLORE** test, taken in the eighth grade, helps you plan your high school courses, prepare for the **ACT** by showing you what kind of questions you missed before you take the **ACT** and choose a career direction.

The **PLAN** test, taken in the 10th grade, provides even more preparation and allows you to see what kind of questions you missed before you take the **ACT**. It's a great study guide! **PLAN** also provides career information based on your interests and is a great way to see if you are on target academically for college. Talk to your counselor for more information or visit [www.actstudent.org/explore](http://www.actstudent.org/explore) and [www.actstudent.org/plan](http://www.actstudent.org/plan).

## Types of schools 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. These technical branches have a special emphasis on education and training in technical fields.

**Certificate:** a credential awarded for an organized program of study that does 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). The State Regents recognize these two types of associate degrees that transfer to any 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, Engineering, etc.

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

**Research University** \_\_\_\_\_

**Regional University** \_\_\_\_\_

**Public Liberal Arts University** \_\_\_\_\_

**Community College** \_\_\_\_\_

**Technical Branch** \_\_\_\_\_

## **Paying for college**

Although some colleges can be expensive, costs vary from institution to institution. Fortunately, the cost of attending an Oklahoma state college or university is among the lowest in the nation. In addition, the availability of financial aid from various sources can make college even more affordable for qualified students. There's no reason to give up on your college plan!

## **2012-13 Estimated Average Costs for Resident Students at Oklahoma Public Colleges and Universities (30 credit hours)**

Expenses	Research	Regional	Community	Technical
Tuition	\$4,191	\$3,792	\$2,315	\$2,959
Mandatory Fees	\$3,200	\$1,224	\$864	\$868

Visit [www.OKcollegestart.org/Financial\\_Aid/College\\_Cost/Estimated\\_Costs.aspx](http://www.OKcollegestart.org/Financial_Aid/College_Cost/Estimated_Costs.aspx) for a more detailed breakdown of costs, including room and board and books and supplies.

## Financial aid

Here are a few things you can do to plan ahead...

- Sign up for Oklahoma's Promise now if your family meets requirements outlined at [www.okpromise.org](http://www.okpromise.org).
- Explore [www.OKcollegestart.org](http://www.OKcollegestart.org) and [www.ocap.org](http://www.ocap.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. Find out if they have scholarships in the field you're interested in and what the requirements are so you can plan early to apply.
- Ask family members to open an Oklahoma College Savings Plan account by calling **877.654.7284** or visiting [www.ok4saving.org](http://www.ok4saving.org).
- Learn about the student financial aid application process and programs by calling or visiting the websites for the resources listed in this brochure.
- Investigate other financial aid programs.
- Talk to your school counselor. Counselors have lots of resources that can help you as you plan for college.

## Types of financial aid

There are four different types of financial aid available: scholarships, grants, work-study and loans. To learn more about financial aid, visit [www.OKcollegestart.org](http://www.OKcollegestart.org) and click on the Paying for College tab.

## Financial aid resources

**Oklahoma's Promise** allows students to earn a college tuition scholarship if they meet certain academic and conduct requirements in high school. You must sign up in the eighth, ninth or 10th grade, and your family's income cannot be more than \$50,000 per year at the time you apply. There are additional financial, academic and conduct requirements to get and keep the scholarship in college.

[www.okpromise.org](http://www.okpromise.org) or **800.858.1840**

**Oklahoma Tuition Aid Grant Program (OTAG)** is a need-based grant program for Oklahoma residents who attend eligible colleges, universities and career technology centers in Oklahoma. Awards are approved for full-time or part-time undergraduate students. Application is made through the Free Application for Federal Student Aid (FAFSA). [www.otag.org](http://www.otag.org) or **800.858.1840**

**Oklahoma College Assistance Program (OCAP)** is a nonprofit division of the Oklahoma State Regents for Higher Education that provides college access, financial literacy, default prevention and student loan management programs and services to support students, parents, educators and campuses.

[www.ocap.org](http://www.ocap.org) or **800.442.8642**

**Oklahoma College Savings Plan** offers tax advantages, including a state income tax deduction up to \$10,000. Initial contributions are as little as \$100, and continuing contributions as small as \$25 or \$15 through payroll deduction. Funds can be withdrawn as needed and used for college expenses at nearly all colleges and universities in the United States. [www.ok4saving.org](http://www.ok4saving.org) or **877.654.7284**

**Oklahoma Money Matters (OKMM)**, the financial literacy initiative of the State Regents and OCAP, offers information and resources to help students and parents prepare financially for college, strengthen family financial planning and empower young adults with money management skills for independent living. [www.oklahomamoneymatters.org](http://www.oklahomamoneymatters.org) or **800.970.OKMM (6566)**

## **Additional resources**

College Questions Answered Promptly – [studentinfo@osrhe.edu](mailto:studentinfo@osrhe.edu)

OKcollegestart.org – [www.OKcollegestart.org](http://www.OKcollegestart.org)

ACT Financial Aid Need Estimator – [www.act.org/fane](http://www.act.org/fane)

ACT Student Center – [www.actstudent.org](http://www.actstudent.org)

FastWeb Free Scholarship Search – [www.fastweb.com](http://www.fastweb.com)

Federal Student Aid – [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Free Application for Federal Student Aid (FAFSA) – [www.fafsa.gov](http://www.fafsa.gov)

Mapping Your Future – [www.mappingyourfuture.org](http://www.mappingyourfuture.org)

Oklahoma GEAR UP – [www.okhighered.org/gearup](http://www.okhighered.org/gearup)

UCanGo2 – [www.ucango2.org](http://www.ucango2.org)

## **Oklahoma public colleges and universities**

*Map of Oklahoma showing the locations of the state's public colleges and universities.*

Current as of August 2012

### **Research Universities**

1. Oklahoma State University, Stillwater  
[www.okstate.edu](http://www.okstate.edu), 800.233.5019
2. OSU Center for Health Sciences, Tulsa  
[www.healthsciences.okstate.edu](http://www.healthsciences.okstate.edu), 800.677.1972
3. OSU-Tulsa  
[www.osu-tulsa.okstate.edu](http://www.osu-tulsa.okstate.edu), 800.364.0710
4. University of Oklahoma, Norman  
[www.ou.edu](http://www.ou.edu), 800.234.6868
5. OU Health Sciences Center, Oklahoma City  
[www.ouhsc.edu](http://www.ouhsc.edu), 877.577.5655
6. OU-Tulsa  
[www.ou.edu/tulsa](http://www.ou.edu/tulsa), 918.660.3000



## Regional Universities

7. Cameron University, Lawton  
[www.cameron.edu](http://www.cameron.edu), 888.454.7600
8. Cameron University, Duncan  
[www.cameron.edu/duncan](http://www.cameron.edu/duncan), 877.282.3626
9. East Central University, Ada  
[www.ecok.edu](http://www.ecok.edu), 580.332.8000
10. Langston University, Langston  
[www.langston.edu](http://www.langston.edu), 877.466.2231
11. Langston University, Tulsa  
[www.langston.edu/lu-tulsa.aspx](http://www.langston.edu/lu-tulsa.aspx), 918.877.8100
12. Northeastern State University, Tahlequah  
[www.nsuok.edu](http://www.nsuok.edu), 800.722.9614
13. Northeastern State University, Broken Arrow  
[www.nsuba.edu](http://www.nsuba.edu), 918.449.6000
14. Northeastern State University, Muskogee  
[www.nsuok.edu/muskogee](http://www.nsuok.edu/muskogee), 918.683.0040
15. Northwestern Oklahoma State University, Alva  
[www.nwosu.edu](http://www.nwosu.edu), 580.327.1700
16. Northwestern Oklahoma State University, Enid  
[www.nwosu.edu/enid](http://www.nwosu.edu/enid), 580.237.0334
17. Northwestern Oklahoma State University, Woodward  
[www.nwosu.edu/woodward](http://www.nwosu.edu/woodward), 580.256.0047
18. Oklahoma Panhandle State University, Goodwell  
[www.opsu.edu](http://www.opsu.edu), 800.664.6778
19. Rogers State University, Claremore  
[www.rsu.edu](http://www.rsu.edu), 800.256.7511
20. Rogers State University, Bartlesville  
[www.rsu.edu/bartlesville](http://www.rsu.edu/bartlesville), 918.338.8000
21. Rogers State University, Pryor  
[www.rsu.edu/pryor](http://www.rsu.edu/pryor), 918.825.6117
22. Southeastern Oklahoma State University, Durant  
[www.se.edu](http://www.se.edu), 800.435.1327
23. Southeastern Oklahoma State University, Idabel  
[www.se.edu/mccurtain](http://www.se.edu/mccurtain), 888.286.9431
24. Southwestern Oklahoma State University, Weatherford  
[www.swosu.edu](http://www.swosu.edu), 580.772.6611
25. Southwestern Oklahoma State University, Sayre  
[www.swosu.edu/sayre](http://www.swosu.edu/sayre), 580.928.5533
26. University of Central Oklahoma, Edmond  
[www.uco.edu](http://www.uco.edu), 405.974.2000

## **Public Liberal Arts University**

27. University of Science and Arts of Oklahoma, Chickasha  
[www.usao.edu](http://www.usao.edu), 800.933.8726

## **Community Colleges**

28. Carl Albert State College, Poteau  
[www.carlalbert.edu](http://www.carlalbert.edu), 918.647.1200
29. Carl Albert State College, Sallisaw  
[www.carlalbert.edu/sallisaw](http://www.carlalbert.edu/sallisaw), 918.775.6977
30. Connors State College, Warner  
[www.connorsstate.edu](http://www.connorsstate.edu), 918.463.2931
31. Connors State College, Muskogee  
[www.connorsstate.edu](http://www.connorsstate.edu), 918.687.6747
32. Eastern Oklahoma State College, Wilburton  
[www.eosc.edu](http://www.eosc.edu), 918.465.2361
33. Eastern Oklahoma State College, McAlester  
[www.eosc.edu/mcalester](http://www.eosc.edu/mcalester), 918.426.5272
34. Murray State College, Tishomingo  
[www.msok.edu](http://www.msok.edu), 580.371.2371
35. Northeastern Oklahoma A&M College, Miami  
[www.neo.edu](http://www.neo.edu), 888.464.6636
36. Northern Oklahoma College, Tonkawa  
[www.north-ok.edu](http://www.north-ok.edu), 580.628.6200
37. Northern Oklahoma College, Enid  
[www.north-ok.edu](http://www.north-ok.edu), 580.242.6300
38. Oklahoma City Community College  
[www.occc.edu](http://www.occc.edu), 405.682.1611
39. Redlands Community College, El Reno  
[www.redlandsc.edu](http://www.redlandsc.edu), 866.415.6367
40. Rose State College, Midwest City  
[www.rose.edu](http://www.rose.edu), 866.621.0987
41. Seminole State College, Seminole  
[www.sscok.edu](http://www.sscok.edu), 405.382.9950
42. Tulsa Community College  
[www.tulsacc.edu](http://www.tulsacc.edu), 918.595.7000
43. Western Oklahoma State College, Altus  
[www.wosc.edu](http://www.wosc.edu), 580.477.2000

## **Technical Branches**

44. Oklahoma State University Institute of Technology, Okmulgee

[www.osuit.edu](http://www.osuit.edu), 800.722.4471

45. Oklahoma State University-Oklahoma City

[www.osuokc.edu](http://www.osuokc.edu), 800.560.4099

#### **Higher Education Programs/Sites**

46. Langston University, Oklahoma City

[www.langston.edu/lu-oklahoma\\_city.aspx](http://www.langston.edu/lu-oklahoma_city.aspx), 405.962.1620

47. Northern Oklahoma College, Stillwater

[www.north-ok.edu](http://www.north-ok.edu), 405.744.2246

48. OKC Downtown College

[www.downtowncollege.com](http://www.downtowncollege.com), 405.232.3382

49. University Center at Ponca City

[www.ucponcacity.com](http://www.ucponcacity.com), 580.762.2856

50. University Center of Southern Oklahoma, Ardmore

[www.ahec.osrhe.edu](http://www.ahec.osrhe.edu), 580.223.1441

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