As a parent, guardian, or family member, you want the best for your student’s future. College selection is an important decision for the whole family.

Going to college costs a lot, but money is available if you plan ahead.

How can I find money?
Start with your student’s school counselor. They can direct you to resources to help you learn about applying for money for college.

Loans, grants, scholarships, and work study are the four ways your student can get money to support their education. Financial aid can be used for educational expenses like tuition, fees, and books, as well as food, housing, and transportation.

How is financial aid determined?
To receive need-based aid, you must demonstrate need. (Need is the difference between what it costs to attend college and what your family can afford to pay.) Merit-based aid in the form of scholarships and grants are awarded to students with special talents or outstanding academics.

How about money for two-year colleges?
Money is available for two-year community or junior colleges (and for business and vocational/trade schools). Ask schools for information about financial aid and the transfer-out rate.

Searching Online
School websites are great places to gather information about financing education at that particular institution. Each site has a Net Price Calculator that can help you determine college costs. From there, you can calculate you student’s need.

Additionally, school websites give you more information about how to finance college and apply for aid.

Federal Aid Websites
Free Application for Federal Student Aid
www.fafsa.ed.gov
Funding Education Beyond High School: The Guide to Federal Student Aid
www.studentaid.ed.gov
Free Guide to All US Government Grants and Student Loans
www.fedmoney.org

Encourage your student to prepare for the future!
What you should do:
1. Start as early as middle school.
2. Talk with your student’s school counselor or teachers about your student’s options after high school.
3. Keep and use this guide to be sure that your student is taking the right courses.
4. Be involved in school activities. Go to parents’ nights and conferences and meet with your student’s teachers.
5. Be sure your student maximizes their college and career choices by taking the most challenging courses they can handle.
6. Encourage your student to participate in school, community, and other activities.

What your student should do:
1. Practice reading, writing, and using technology.
2. Take rigorous, high-level math and English courses.
3. Take science, social studies, foreign languages, and arts classes.
4. Learn good study habits.
5. Consider what they want to do after high school and discuss options with their school counselor and you!

What courses should my student take?
Talk with your students’ counselor and teachers. They can show you what classes will best prepare your student for the future.

Use the chart below as a guide to be sure your student takes the recommended courses. Research admission requirements—they vary from institution to institution. Many colleges require applicants to submit ACT or SAT scores. Discuss test dates and prep courses with your school counselor.

### Minimum Education Requirements by Institution

<table>
<thead>
<tr>
<th></th>
<th>2-Year and 4-Year Colleges, Universities and Military Academies</th>
<th>Performing and Visual Arts Colleges</th>
<th>Vocational and Technical Schools</th>
<th>Business Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>4 years</td>
<td>4 years</td>
<td>4 years</td>
<td>4 years</td>
</tr>
<tr>
<td>Science (including laboratory)</td>
<td>3–4 years biology, chemistry, physics</td>
<td>3–4 years</td>
<td>1–3 years</td>
<td>1–3 years</td>
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<tr>
<td>Math</td>
<td>3–4 years Algebra I and II, geometry, trigonometry, pre-calculus, calculus</td>
<td>3–4 years</td>
<td>2–4 years</td>
<td>3–4 years</td>
</tr>
<tr>
<td>History/Social Sciences</td>
<td>3–4 years</td>
<td>2–4 years</td>
<td>2–4 years</td>
<td>3–4 years</td>
</tr>
<tr>
<td>Foreign Language</td>
<td>2–4 years of same language</td>
<td>2–3 years of same language</td>
<td>2–4 years of same language</td>
<td>3–4 years of same language</td>
</tr>
<tr>
<td>Other Activities</td>
<td>Music, art, dance, drama</td>
<td>Music, art, dance, drama</td>
<td>Shop and skills courses</td>
<td>Shorthand, accounting</td>
</tr>
</tbody>
</table>

### Colleges and Universities (4-year):
- Made up of divisions called schools or colleges.
- Geared toward preparation for professional occupations such as accounting, engineering, and health services.
- Traditional classroom setting.
- Offer BA or BS degrees upon completion of program.

### Community and Junior Colleges (2-year):
- Conveniently located in local communities.
- Specialize in college transfer programs often tied to area four-year colleges.
- Usually respond to local employment needs by offering courses in high-demand areas.
- Offer associate degrees or certificates upon completion of program.

### Comprehensive Institutions:
- Award baccalaureate degrees, may also award associate degrees.
- Offer graduate degree programs primarily at the master’s, specialist, or professional level, although one or two doctoral programs may be offered.

### Military Academies:
- Combine education and training for the armed forces in large, structured institutions.
- Require serving at least four or six years as officers in exchange for four years of tuition-free education.
- Produce officers well-educated both academically and in the workings of the military.
- Offer degrees upon completion of officer training.

### Performing and Visual Arts Colleges:
- Universities, colleges, schools, and conservatories with programs of study in music, art, theater, dance, and related disciplines.
- Emphasize auditions and portfolio presentation.
- Offer degrees or professional degrees upon completion of program.

### Specialized Colleges:
- Concentrate their offerings in one or two specific areas.
- Include colleges offering studies in: agriculture, technology, art/music, religion, business, engineering, health sciences, military, and teacher preparation.

### Vocational, Technical and Business Schools:
- Specialize in trades or vocations by offering various courses and occupational programs.
- Offer skill training (welding, cooking, hair styling, and word processing) required for a specific job.
- Offer certificates upon completion of training program.