



**Preparing for College**  
State Council of Higher Education

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## **Introduction: To the Parents**

To help their children pursue post-secondary education opportunities, Latino parents must become familiar with the structure of higher education in the United States, and with the requirements, steps, and processes their children must go through to attend a college or university. They will then be able to help their children enroll, persist, and graduate from college, thus ensuring that their children and grandchildren will have the best opportunities for success.

Preparation for college begins as early as the middle school years (grades 6<sup>th</sup>, 7<sup>th</sup>, and 8<sup>th</sup>). It is during the middle school grades that students should begin to plan the courses that they will take in high school to prepare them for college. For example, when students take Algebra in 8<sup>th</sup> grade, their high school curriculum has room for college preparatory courses such as chemistry, geometry, and other more advanced courses, as well as a foreign language.

The information contained here will help guide you—the parent—through the process of helping your children get ready for college, apply to college, and obtain financial aid in order to pay for college.

For a list of all colleges, universities and professional schools in Virginia please go to <http://www.schev.edu/students/collegeListAlpha.asp>.

## Section I: Why is college important?

Most people already know that going to college is important; it opens many doors and provides many advantages and opportunities. On average, people with a college education earn nearly twice as much as those with only a high school diploma. So, over a lifetime, a college graduate can earn about \$2 million while a high school graduate will earn only \$1 million. In fact, the earnings gap between someone with a college degree and someone with a high school diploma has widened in the last decades and that gap is projected to widen even further in the future.

There are other advantages to being a college graduate. Research indicates that college graduates live longer, have better access to health care, are economically more stable, have more disposable income and more time to participate in leisure activities, vote at a higher rate, and are more involved in their communities. Earning a higher income allows a family to live in more affluent neighborhoods. Affluent areas have higher property values and collect higher taxes—tax revenues that allow these neighborhoods to have better schools and better access to healthcare. These advantages are passed on to the children who grow up healthier, perform better in school, and are more likely to attend college themselves.

Individuals who attend college usually achieve higher skill levels than those who do not. Employers may use college degrees as one of the tools to sort out potential employees, recognizing that higher levels of education may indicate higher ability. Having a college education provides the individual with a much-needed edge in today's competitive job market, as well as in the future.

It is said that the economy of the 21<sup>st</sup> century is a *knowledge economy*. Jobs that paid good wages while requiring manual labor, especially in the manufacturing industries, are becoming less available. This has occurred at the same time that well-paying 21st century jobs requiring college level training or at least training well beyond high school are continuing to increase. The only way to participate in this new knowledge economy is to obtain the higher levels of skills acquired through higher education.

## **Section II: How to help your child prepare for college**

The great majority of Latino parents want their children to be successful—to succeed educationally and economically—and to reach higher and achieve more than they themselves have achieved. The key to this success is higher education, and the earlier the student begins preparing for college the better the results. There are certain things parents can do to help increase their child's opportunities to attend college. For example:

- Get involved early, preferably during middle school
- Get to know and work with the teachers and the guidance counselor at the school
- Learn that there are different types of high school diplomas
- Learn which high school classes are important to take and in what sequence
- Learn the necessary requirements for college application and admission
- Learn about financial aid: loans, scholarships, and other sources of financial aid

*Get involved early and let the teachers and counselors help you!!*

Even though the great majority of Latino parents believe that a college education is very important, they find it difficult to be involved in their children's school. There are many barriers that stand in their way, from working long hours to limited English language skills to a lack of knowledge about the American educational system. As a parent, make it your business to learn what you have to do to help your son or daughter get into college. Your most important allies will be the high school counselor and the teachers—make special efforts to get to know them. Another source of help is other parents at the school, especially those who are more involved with school activities and who may be bilingual.

*Not all high school diplomas are equal!!*

In Virginia, students can earn either a Standard Diploma or an Advance Studies Diploma. In either case, specific requirements for each type of diploma require students to take different types of courses. The Standard and Advanced Studies Diplomas require different combinations of courses. For specific information about high school diplomas and specific credit requirements, please go to Opportunities: 2006-07 Virginia Guide to Education After High School, available at <http://www.schev.edu/OpportunitiesVaFinancialAidPrograms/Opportunities2006-07VaSpanish.pdf>

*It's important to take the right classes in high school!!*

If your son or daughter is thinking about going to college, it is very important that he/she take the right type of classes that will qualify him/her to apply to many different colleges and universities. Students can increase their chances of getting into college by:

- Taking the highest level of the required math, science and English course and at least two years of a foreign language, *even if you speak Spanish at home*.
- Taking as many college preparatory, advance placement (AP), or dual credit courses as possible, beginning with the 9<sup>th</sup> grade or freshman year

College preparation courses can be challenging, but these classes provide the knowledge and skills needed to succeed in college. For many students, it is better to make A's and B's in college preparatory, AP, and/or dual credit courses than on easy courses that are not designed to prepare students for college.

Some high school courses can be taken for college credit, and are called dual-credit programs. *Dual Enrollment* courses are usually offered by the community college but take place at the high school. Guidance counselors are familiar with the rules and regulations for dual enrollment credits and with the institutions that offer them. *Advanced Placement* (AP) classes are designed to teach high school students college freshman level material and are offered in many different subjects. Once the course is completed, the student can take the AP national exam for that particular course. Usually, if a student scores a 4 or 5 in the national exam, he/she may receive college credit at the institution they wish to attend.

Another type of academic program that can prepare students for college is the *International Baccalaureate (IB) Diploma Program*. This program is offered at many high schools in Virginia. The IB program is a rigorous college preparatory program offered in more than 1000 schools in 92 different countries. The IB Diploma is highly regarded by colleges and universities as a superior preparation for the academic challenges of postsecondary education. For more information (in Spanish) about the IB programs, go to the International Baccalaureate Organization at [www.ibo.org/es/facts/fastfacts](http://www.ibo.org/es/facts/fastfacts).

### *College Admissions Tests: The SAT and ACT.*

A student must take either the *SAT (Scholastic Aptitude Test)* or the *ACT (American College Test)* if planning to go to college; these tests are a key part of a student's preparation to apply to college. The PSAT (Preliminary Scholastic Aptitude Test) is considered a practice test for those students planning to take the SAT. Colleges and universities consider both the SAT and ACT as measures of a student's ability to do college-level work. Institutions differ as to which test—the SAT or ACT—they prefer, so it's a good idea to ask.

- **PSAT (Preliminary Scholastic Aptitude Test)**—Considered a rehearsal for students who plan to take the SAT, which is the test many colleges require for

admission. The PSAT is given each year around mid-October, and lasts two hours. Its format consists of alternating verbal and math questions. Students may use a calculator. The PSAT can be taken multiple times during the sophomore and junior years, but scores are not sent to any colleges unless the student requests so.

*There is a fee for the test, but fee waivers are available for those who cannot afford the fee.*

- **SAT (Scholastic Aptitude Test)**—The SAT is used as a measure of how well students will do in college, and as a way to compare students from different schools and areas. Although important and, in most cases, required by the colleges, the SAT score is only one of several factors institutions consider for admission. Other factors include high school academic record, extracurricular activities, essays, recommendations, and interviews.

The best way to prepare for the SAT is to spend time looking at sample questions, review the test directions and become familiar with the answer sheet, and take a practice test. *Test preparation materials are available for loan at school and public libraries.*

There are other SAT tests—known as SAT II—that measure skills in specific subjects, such as mathematics, English, history, and science. Many colleges do not require SAT II tests, although students can take the tests to demonstrate their knowledge of these subject areas. These tests are one hour in duration. For a schedule of SAT and SATII test dates and fees, please go to [www.collegeboard.com/student/testing/sat/calenefees.html](http://www.collegeboard.com/student/testing/sat/calenefees.html).

- **ACT (American College Test)**—The ACT is a national college admission test covering mathematics, English, reading and science reasoning. The ACT measures the knowledge, understanding and skills that students have acquired throughout school. Some students take both the SAT and ACT, but usually it is only necessary to take one or the other. *Most colleges in Virginia will take either or both, but it is best to check with the institution to be sure as to which test they require.*

The ACT is different from the SAT in that it is possible to “prepare” for the exam—meaning that one can actually study and improve the quality of the content knowledge. The ACT questions are directly related to what the student has learned in high school. The actual testing time is 2 hours and 55 minutes, and the exam is offered several times per year. For test dates and locations, please go to [www.actstudent.org/index.html](http://www.actstudent.org/index.html).

- *Admission Requirements.*

Admission requirements vary from institution to institution, and it is important to carefully review each school's list. Colleges and universities usually include detailed information about their admission requirements on their web sites. *To access a list of public and private institutions in Virginia, please go to [www.schev.edu/students/collegeListAlpha.asp](http://www.schev.edu/students/collegeListAlpha.asp).*

### **Section III: What is needed to apply for college**

Applying for college is not a simple process. There are some things parents and students need to do to ensure they make the most informed choice about which colleges to apply to is made. It is important to know the sequence and the steps to follow when applying for college. Following are some examples of what parents and students should do to learn more about the application process and about those colleges in which the student may be interested:

- Participate in college-related activities at high school.
- Request catalogs, financial aid information, and applications from specific colleges.
- Request materials and applications in a timely manner, and keep track of application deadlines.
- Review requirements for admission.
- If possible, visit the schools in consideration, or at least communicate with their representatives to get more information.
- Find out which test—the SAT or ACT—the institution requires and make arrangements to take the test.
- Identify at least three people who can write letters of recommendation. It is important to give these people as much time as possible to write and send the letters of recommendation.
- When preparing the college application(s), read the entire application carefully and follow the instructions. If the application is difficult to understand, seek help from a counselor, teacher, or person with experience and knowledge.
- It is good to practice filling out the application on a copy of the original, so that the original final version has no mistakes. Complete all sections of the application form, and double check all the facts for accuracy and correctness.
- Mail the applications on time, and ensure that all required materials such as transcripts, health certificates, application fees, and test scores also arrive to the institution on time.
- It is helpful to keep a list of the applications sent, as well as keep track of acceptances, rejections, and financial aid awards. If an acceptance letter is issued, it is important to communicate with the institution regarding the decision in a timely manner. It is equally important to meet deadlines when accepting or rejecting any financial aid awarded.
- Arrange for a final high school transcript to be sent to the chosen college upon graduation.

To find additional information about helping your child prepare for college, go to Student Aid Website at

<http://studentaid.ed.gov/PORTALSWebApp/students/spanish/parents.jsp>.

## **Section IV: How to help your child choose the right college**

Choosing the right type of college or university is a very important step in the process of getting an education. There are many different types of colleges and universities, both private and public. Choosing a college involves looking at size, location, and the types of degrees they offer, and deciding which institution fits better with the student's goals, personality, academic preparation, and financial ability. In addition, it is important to remember that there usually is a significant difference in the cost of in-state versus out-of-state tuition. Ask the following questions:

1. Do the programs offered by the institution match the interests of the student?
2. Will the student's SAT scores and high-school grades match the school's requirements?
3. What about cost? Is the financial aid package sufficient to make it affordable?
4. What about location? Is the school too far from home? Too close? In state? Out of state?
5. How large is the school? Some students do better when they attend smaller schools that can give more individualized attention.

Helping your child choose from the more than 3000 colleges and universities that exist in the United States is an important job for you as the parent. Additional information about this process is available in Spanish from the College Board at <http://www.collegeboard.com/padres/buscar/>.

## **Section V: How to pay for college**

Even though your son or daughter may get financial aid, sometimes the award package does not quite cover all of the costs. It is important that you explore all the possible providers of financial assistance, as financial aid may flow from Federal, state, institutional, and private funds. That information, often available in Spanish, may be obtained from a variety of sources. For example:

- College financial aid office—has information about financial aid programs available from the school, as well as the state and federal governments.
- High school guidance counselors—may have information about financial aid programs available from local and community sources.
- Libraries—have resource books with information about national financial aid programs.
- Internet/Libraries—are sources of information about different types of specific grants and scholarships available to students who meet certain criteria.
- Employers—often employers provide educational assistance to their employees and, at times, their children.

Most financial aid requires the completion of the Free Application for Federal Student Aid (FAFSA). To learn more about financial aid and how to prepare these forms, please visit <http://studentaid.ed.gov/PORTALSWebApp/students/spanish/index.jsp>.

Sallie Mae, Inc., the nation's leading provider of student loans and administrator of college savings plans has prepared a guide about understanding the costs of college. This guide is available in Spanish at [http://www.salliemae.com/espanol/antes\\_universidad/ayudando\\_padres\\_planificar.htm](http://www.salliemae.com/espanol/antes_universidad/ayudando_padres_planificar.htm).

According to the Federal Trade Commission, a federal agency, provides information on scholarship scams, and says it is important to know the warning signs and where to get help. For information in Spanish, visit <http://www.ftc.gov/bcp/online/edcams/ojo/s-index.htm>.

### **The Academic Common Market**

The Academic Common Market (ACM) is a program that allows a Virginia student to attend a participating program institution in another state if the degree program that he/she intends to pursue is not offered here. A total of 16 states participate in this cooperative program, although some participate only at the graduate level and certain institutions place restrictions on ACM access.

To participate, a student must be a legal resident of Virginia and must have been admitted into the approved *ACM* program. And, in order for a program to qualify for the *ACM*, it must not be offered at a public institution in Virginia, and it must have approval from the Virginia *ACM* coordinator as well as the out-of-state institution. Additional information on the *ACM* is available at <http://www.schev.edu/students/AcademicCommonMkt.asp>.

## **Section VI: Information for Adult Learners**

Every year, thousands of adults decide to improve their current skills or learn new ones by going back to school. In the United States there are many different types of schools which provide education after high school (post-secondary). These institutions can be public and private, two- and four-year schools, as well as private career institutions which provide specific occupational or technical training. In addition, some institutions are faith-based or single-purpose institutions, like distance learning colleges and universities.

The majority of post-secondary schools, colleges, and universities choose to go through a process of accreditation. It is a voluntary review conducted by a non-governmental group, usually a private, non-profit organization. The agency conducting the review looks at the school from top to bottom: its admissions requirements, services offered its resources, its degree programs, etc. The college's accreditation is then periodically reevaluated to make sure it continues to hold to the established standards. It is possible for an accredited college to lose its accreditation if the reviewing agency believes it no longer maintains the established standards. Institutions seek accredited status as a means of demonstrating their academic quality to students and the public and to become eligible for federal funds. Schools can be accredited by regional and national accrediting bodies.

In the workforce, more and more employers are looking for an education from an accredited college. If you attend an accredited college, you can be sure you will receive a level of education that meets or exceeds the established standards for education. The courses you take and degree you earn from an accredited university or college are generally more acceptable for transfer to other schools should you decide to pursue further education in the future.

To ensure that your school is accredited by a replicable accrediting agency, it should be recognized by either the U.S. Department of Education or the Council on Higher Education Accreditation. Information about accreditation and the organizations they recognized can be found on their websites: <http://www.ed.gov/admins/finaid/accred/accreditationpg4.html> or <http://www.chea.org>.

However, you can still receive a quality education from a non-accredited school. A number of educational institutions have legitimate reasons for not seeking accreditation. Colleges or schools focusing on vocational training programs may choose not to seek accreditation but still offer widely accepted certification. Their reputation and curriculum may be deemed superior by the community as well as the workforce. In the end, you must decide the value of the education the college is willing to provide you and the benefits you will receive from its program.

Private career institutions are yet another type of school offering post-secondary education mainly to the adult population. These schools comprise the large career training segment in the United States, accounting for over 50% of all post-secondary occupational/technical training. These schools have experienced a significant enrollment increase in the past decade due to major shifts in the economy and employment market, and currently produce the vast majority of computer technology graduates and electronics technicians in Virginia. Statewide, 69% of all electronics technicians and 86% of all computer technicians come from private career schools. Accredited private career institutions report that 78% of their graduates are placed in a job within six months of graduation. Over 90% of these students find employment in a field directly related to their training.

Private career schools are successful because they offer short-term, intensive, practical education. This approach enables students to prepare quickly for entry-level employment. Classes are small, student-centered, and involve hands-on experience with business and technical equipment. Students attending private career schools have the unique opportunity to complete relevant career training programs and enter the employment market quickly.

For a list of the private career schools certified to operate in the Commonwealth of Virginia by the State Council of Higher Education (SCHEV) please visit <http://www.schev.edu/Students/PrivateVocationalList.asp>.

### **Twelve Things to Consider Before Enrolling at a Private Postsecondary Institution**

To get the most out of your educational experience, do your homework and make an informed decision before making a commitment. The following list of enrollment tips is provided to assist students in determining what steps they may want to take when considering enrollment at a private postsecondary educational institution.

#### **1. Investigate the college yourself before enrolling.**

Prior to enrolling, interview students in the program or take a tour of the college. Ask if you can sit in or observe the class or course that you are interested in before enrolling. Contact potential employers in your field to see how they view graduates of the college's program.

#### **2. Contact SCHEV staff or check our web site to see if the college is certified to operate in Virginia and whether it has a record of discipline problems.**

Watch out for colleges that are not certified by SCHEV, colleges that have received an extreme number of complaints in a short amount of time, or have a record of discipline

problems (e.g., probation, suspension). If the college is not approved, you could end up with a diploma or degree that is not recognized. A college with a high number of complaints or a record of discipline problems may indicate that the school is not meeting minimum standards for instructional quality or institutional stability.

3. Get a copy of the student catalog.

A college's catalog contains important information that you will need to review prior to making a decision to enroll. Pay special attention to academic, attendance, leave-of-absence, and cancellation and refund policies. There should also be a grievance policy to facilitate the prompt and fair resolution of complaints. You can contact SCHEV staff as a last resort if you are unable to resolve the problem with the school.

4. Examine the enrollment agreement to review all binding terms, conditions, costs and student disclosures.

An enrollment agreement should reflect information about the college's total costs for the contracted-for course of instruction, a list of the charges that are non-refundable, the name and description of the program of instruction, the total number of classes or hours needed to complete the program, payment schedules, cancellation and refund policies, and other mandatory disclosures regarding your rights and responsibilities as a student at the institution.

5. Verify the college's claims of accreditation by contacting the accrediting agency directly.

To qualify for some state licensing examinations or for your degree to be recognized by certain employers, some educational programs and training must be obtained from a college that maintains "accreditation" from an accrediting agency recognized by the U.S. Department of Education. Be sure to check with the licensing agency or employer where you wish your educational experience to be recognized and verify accreditation status with the accrediting agency before enrolling. For more information about accreditation and to obtain a list of regional and national accrediting agencies, visit the U.S. Department of Education website: <http://www.ed.gov/admins/finaid/accred/index.html>.

6. Review all advertising carefully and compare what is being advertised with what is disclosed in the college's catalog and course syllabus.

Make sure that the college is being truthful in what has been advertised. Watch out for hidden costs and promises that seem too good to be true.

### 7. Find out what the college needs from you.

If you are transferring from another college or enrolling for the first time at a postsecondary institution, make sure you inquire as to what documents you will need to submit when you enroll. This may include high school or college transcripts, evidence of citizenship, letters of recommendation and a personal statement on how you plan to benefit from the program of study.

### 8. Request to see the college's completion, job placement and cohort default rates.

Reviewing the completion and job placement rates enables you to check to see whether students are staying in the class and finishing the course, and whether the college is assisting students in finding jobs after they have completed the course. The cohort default rate lets you know if students complete the program with huge financial debt that is difficult to repay. This information should be readily available to you upon request.

### 9. Make sure you know the amount and types of financial aid you will need before you enroll.

There are several options in obtaining financial aid to attend college. Make sure you know whether you are going to receive or need federal student loans, Pell grants, work-study, private loans, or a combination of them all, and understand what the advantages and disadvantages are of obtaining each type of loan or grant. Make sure you know the total monetary amount of loans you are to receive. Match the amount of the loans against the total cost of tuition. *For more information on federal financial aid, visit the U.S.*

*Department of Education's Student Portal at*

*<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp> or SCHEV's financial aid webpage at <http://www.schev.edu/Students/PayForCollege.asp>.*

### 10. Keep a copy of your documents!

If you decide to enroll in a private postsecondary institution, be sure to keep a copy of all contracts, policies, catalogs, disciplinary actions, attendance records, letters you have written to the school, etc. In the future, you may need to verify your payment obligations, any refunds owed to you by the college, or the educational services that you contracted to receive from the school. If you decide to withdraw, be sure to put your notice in writing and keep a copy for your files.

### 11. Get everything in writing.

Never accept a promise to deliver a service verbally. Make sure all contracted-for services are in writing and signed by an institutional official before you sign the enrollment agreement.

### 12. Lastly - enjoy your educational experience!

Statistics show that getting training after high school will help you get a better-paying job doing work you will enjoy. But going to college is a big investment. You're investing your time. Chances are you'll also have to invest your own money or take out a student loan to go to school. So take the time to choose the school that's right for you.

### **Additional information for Adult Learners**

Another way in which adults learners can improve their skills or acquire new ones is through apprenticeships. With apprenticeships, most of the training is done on the job under the guidance of someone who is an expert or a master at the specific trade which is being learned. In addition, some theoretical materials are also studied. Apprenticeships programs can be offered by the unions in such trades as electrician, bricklayers, and others.

The **Virginia Department of Labor and Industry** has a Registered Apprenticeship Program, and there are approximately 2,000 employers who currently use this Registered Apprenticeship Program. For more information visit <http://www.doli.virginia.gov/index.html> and click on *DOLI in Espanol* on the left side of the screen.