

WHAT DO WE MEAN WHEN WE SAY COLLEGE?

- **We mean any type of education or training after high school.**
- **There are many options for students after high school including apprenticeships, military, on-the-job training programs, community college certificates, 2-year degrees, & 4-year degrees.**
- **The term college includes all of these things.**

COLLEGE & CAREER PATHWAYS

YOU HAVE OPTIONS!

After high school, different paths lead to different types of credentials. You may need one (or several) of these credentials depending on your career interests and goals.

WORKPLACE

People who go straight into the workplace usually do not have any formal credentials beyond a high school diploma. However, some people on this path might complete an apprenticeship or other form of on-the-job training.

- Certificate for completion of training
- Apprenticeship

CTE (TECHNICAL) COLLEGE

Most technical colleges award a certificate to show completion of a program of study. Some also award associate degrees.

- Certificate or certification for completion of program (one year or less)
- Associate degree (two years)

TRADITIONAL TWO-YEAR COLLEGE

Most community colleges award certificates or associate degrees, depending on the program. On average, an associate degree takes two years to complete for students who are able to go full-time. At some colleges, students can continue on for four years to earn a bachelor's degree. In two years, students typically earn an associate degree.

- Associate degree

TRADITIONAL FOUR-YEAR COLLEGE

Most four-year colleges award Bachelor's degrees. On average, a bachelor's degree takes four years to complete for students who are able to go full-time. The two most common types of bachelor's degrees are a B.S. (Bachelor of Science) or a B.A. (Bachelor of Arts)

- Bachelor's degree

GRADUATE SCHOOL

Many careers require specialized training and education beyond a bachelor's degree. Students attend graduate or professional school to receive this training and earn a graduate or advanced degree. Some advanced degrees include:

- Master's degree: most common are M.S. (Science) or M.A. (Arts)
- Business degree (M.B.A. for Master of Business Arts)
- Medical degree (M.D. for Medical Doctor)
- Law degree (J.D. for Juris Doctor)
- Doctorate degree (Ph.D. for Doctor of Philosophy)

NATIONAL SERVICE

- Military Options
 - ROTC
 - Military Academies
 - Enlistment
- AmeriCorps

You have many options after high school. The 12th Year Campaign Student Workbook will guide you through the process of applying to a two- or four-year school. You can find tips for other pathways at:

<https://readyssetgrad.wa.gov/educators/grad/students-and-families>



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TECHNICAL & SPECIALTY COLLEGES

If you are the kind of student who already has a very specific, clear-cut career goal and would like to get into the job market quickly, you may want to consider a technical or other specialty program.

Technical colleges vary widely in majors, length of programs, cost, and other characteristics, but they have one thing in common: an emphasis on hands-on training for a specific career. Common fields of study include:

- Health care (practical nursing, home health aide).
- Computers, technology (electronics, auto mechanics, plumbing, heating and air conditioning).
- Culinary arts.
- Business.
- And more.

The specific degree or certificate may vary depending on your field, but two-year associate degrees are common. You should visit the campus and research it as you would any other option.

There are public/non-profit technical and specialty colleges as well as for profit schools. Both of these have aspects that you should factor into your decision-making.



KEY CONSIDERATIONS

PUBLIC/NON-PROFIT SCHOOLS

- Requires careful consideration.
- Financial aid is sometimes limited.
- Because of the specialized nature of technical programs, it may be difficult (or even impossible) to change majors without starting over.
- You should do as much research as possible.
 - For example, read about career fields, shadow someone in chosen field, speak with local employers, etc.

FOR PROFIT SCHOOLS

- Be a smart shopper.
- Some technical schools are for-profit colleges and have been the subject of federal investigations for improper recruiting and financial aid practices.
- You are encouraged to research the reputation and financial stability of any technical college you are considering.
- Check out this resource from the U.S. Department of Education for advice on how to find the perfect career college or technical school.
www2.ed.gov/students/prep/college/cons/umerinfo/index.html



MILITARY PATHWAYS

RESERVE OFFICER TRAINING CORPS (ROTC)

ROTC is a military officer training program offered at 1,700 colleges across the nation. (www.todaysmilitary.com/training/rotc). Cadets agree to serve in the military post-college (usually 4–5 years) in exchange for potentially significant financial aid for their college education, and a guaranteed post-college career. Explore branch(es) of interest to learn the application process (including Army ROTC, Navy-option ROTC, Air Force ROTC, Marine-option ROTC). **IMPORTANT REMINDER:** The ROTC scholarship application is in addition to the college application. It has its own deadlines

ENLISTING

If you are interested in enlisting, you should visit Today's Military website at www.todaysmilitary.com or www.usa.gov/military-and-veterans and explore what it means to enlist and which branch you would like to pursue.

1. You will need to take the ASVAB exam. You should prepare by visiting <http://official-asvab.com> to learn more about this test and what the testing experience will be like. Be sure to check out the ASVAB Career Exploration Program at www.asvabprogram.com to learn more and help with test preparation.
2. Meet with a recruiter. Contact one at www.todaysmilitary.com/contact-a-recruiter. Visit the Military Entrance Processing Station (MEPS) website for more information at www.mepcom.army.mil. You will report to MEPS if you decide to enlist. You will spend the day at a military processing station (MEPS). That is where you will take the ASVAB, have a physical exam, and meet with a career counselor. If you are accepted, you will take the oath of enlistment.
3. Finally, you will await orders for basic training. You should receive orders within a few weeks. If you enrolled in the delayed entry program, you will get orders within a year.

MILITARY ACADEMIES

There are five federal United States service academies and each have their own application and process. Visit each academy's website for details:

- The United States Military Academy (USMA).
- The United States Naval Academy (USNA).
- The United States Coast Guard Academy (USCGA).
- The United States Merchant Marine Academy (USMMA).
- The United States Air Force Academy (USFA).

This application process is rigorous. Be early and thorough. The process must begin during your junior year of high school. You will be required to take the ACT or SAT. Prepare by:

1. Retaking exams, if you scored below 540 (SAT) or 26 (ACT) on any section.
2. Getting help from your local mentor.
3. Scheduling your medical exam EARLY.
4. Training for your Candidate Fitness Exam.
5. Treating the nomination interview like a job interview.

BENEFITS OF A COLLEGE EXPERIENCE THROUGH THE MILITARY

ROTC & ACADEMIES

- Student graduates as an officer (higher salary & leadership skills).
- Significant/All costs paid.
- Focus on academic and physical development.
- Long-standing tradition and honor.
- GI Bill helps pay for future education (can be transferred to children).

ENLISTING

- Military pays for needed training/ education & provides place to live
- GI Bill help pay for future education (can be transferred to children).
- Guaranteed job placement after successful boot camp and training experiences.
- Sense of honor, duty, service & patriotism along with sought-after skills, leadership & experience.



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HOW TO BECOME AN APPRENTICE

1

Get Ready!

Apprenticeships can follow graduation or you can opt for a 2-year college program that leads directly to an apprenticeship. If you are a junior or younger, prepare for this pathway by taking the following actions:

- Ask about career exploration activities and/or skill-building opportunities.
- Be sure to take courses (usually STEM) that prepare you.
- Join a program that allows you to earn college credit during high school like Running Start or Career & Technical Education Dual Credit (also known as Tech Prep).
- Visit and research apprenticeship opportunities like you would any 2- or 4-year college or university. Be sure to pursue multiple options and create a backup plan. Programs are usually competitive.
- You may also be able to take part in a pre-apprenticeship program during or after high school. These programs can help you improve basic skills and learn more about different careers.

2

Find a Program!

In some cases, you apply directly to an apprenticeship program; in other cases, you join an apprenticeship program through a community or technical college or through an employer. To participate, you must be at least 18 years of age, pass a drug test (including no marijuana even if legal in WA), and be physically able to perform the work.

- Each program and its application are different. Decide if you want to apply directly for an apprenticeship before/after high school graduation OR enroll in a 2-year college program that leads directly to an apprenticeship.
- Find out when the program is accepting applications. Be sure to ask if you are required to in person. Travel may be necessary.
- You most likely will be required to submit a transcript and resume.
- You may need to take a test at a community or technical college. Many programs have prerequisites for math and reading comprehension.
- Most applicants are interviewed by a committee. You should prepare for an interview.
- Review individual program information through WA State Department of Labor & Industries (L&I). See the programs in your area and which are taking applications through the Apprenticeship Registration and Tracking System (ARTS) on the L&I website at: www.Apprenticeship.Lni.wa.gov.

3

Apply!

Most programs accept applications on a regular basis. To find out for certain whether or not a program is accepting applications, you need to contact them directly. To find Active Apprenticeship Programs:

1. Go to the online Apprentice Registration and Tracking System (ARTS). Run a Report of "Programs by County" for the county where you are living or working to see all the programs in that county, sorted by occupation.
2. Go through the entire list and select the appropriate program(s) which will give you the contact information for that program.
3. Contact the program directly to inquire if they are accepting applications. If the program is accepting applications, follow their directions for applying.

Once you have applied and are accepted, the program will then register you with Labor & Industries as a registered apprentice. NOTE: If you are accepted into an occupation which has Licensing/Certification requirements in Washington State, you will need to get the appropriate license or trainee card from the appropriate agency.



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FINANCIAL AID & UNACCOMPANIED HOMELESS YOUTH

If you are unaccompanied, at risk of homelessness, and self-supporting, you are also considered an independent student on your financial aid application. If you answer “yes” to the general homelessness question on the FAFSA or WASFA, you will be asked whether you have received a homeless youth determination.

IF YOU INDICATE THAT YES, YOU HAVE RECEIVED A HOMELESS YOUTH DETERMINATION, THEN the financial aid administrator at the college that you plan to attend may request the determination to prove that you are “unaccompanied” and homeless or at risk of becoming homeless.

ACTION STEP: Contact one of the following individuals to ask if they can provide you with a homeless youth determination: Your high school or school district homeless liaison; the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development; or the director of a runaway or homeless youth basic center or transitional living program.

IF YOU HAVE NOT RECEIVED A HOMELESS YOUTH DETERMINATION, THEN you can still submit your application.

ACTION STEP: Once you submit the application, you must request a homeless youth determination from the financial aid administrator at the college you plan to attend. While it is not required, to help the financial aid administrator make a homeless youth determination, you may want to submit documentation from any of the following:

- Local school district personnel.
- State homeless education coordinators.
- National Center for Homeless Education (NCHE).
- Third parties such as private or publicly funded homeless shelters and service providers.
- Financial aid administrators from colleges other than the school to which you are presenting the documentation.
- Staff from college access programs such as TRiO (e.g., Talent Search or Upward Bound) or GEAR UP.
- College or high school counselors.
- Mental health professionals, social workers, mentors, doctors, or clergy.

If you do not have any written documentation of your status, the financial aid office must still review the request for a homeless youth determination and make a determination as to whether or not you qualify as a homeless youth. Their determination may be based on other information available to them through resources like the state or local government, community organizations, or the college.

In Washington State, the FAFSA–Independent Student Verification form can be used for homeless youth determination. Your school’s homeless liaison can complete this form, which is found at: www.k12.wa.us/HomelessEd/Resources.aspx. Then, confirm that Financial Aid Office received the form and inquire if other paperwork or a subsequent determination by your financial aid administrator is needed.

WHO IS CONSIDERED INDEPENDENT AS UNACCOMPANIED HOMELESS YOUTH?

At risk of homelessness and *self-supporting* are defined as follows:

- **At risk of homelessness:** When a student’s housing may cease to be fixed, regular, and adequate, for example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing.
- **Self-supporting:** When a student pays for his own living expenses, including fixed, regular, and adequate housing.

RESOURCES

SchoolHouse Connections:

www.schoolhouseconnection.org

National Association for the Education of Homeless Children and Youth:

www.naehcy.org/higher-education



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INFORMATION FOR YOUTH IN FOSTER CARE

If you have been in foster care any time after age 13, there are money and resources available to help you go to college – including vocational training, 2-, and 4-year options for most Washington State schools.

Find more information about these financial aid programs, their updates, and their eligibility requirements at:

www.readysetgrad/fostercare
or www.independence.wa.gov

COLLEGE PREPARATION PROGRAMS

- **Supplemental Education Transition Planning Program (SETuP).** SETuP can provide information to you and your foster family about post-high school education and training opportunities.
- **Extended Foster Care Program.** This program provides an opportunity for you at age 18 to voluntarily agree to continue receiving foster care services, including placement services, while you complete high school or a post-high school academic or vocational program, or participate in a program or activity designed to promote employment.

FOSTER CARE-SPECIFIC FINANCIAL AID PROGRAMS

College Bound Scholarship. The College Bound Scholarship is a state-funded program managed by the Washington Student Achievement Council. It is an early promise of state financial aid to help pay for education after high school. The scholarship combines with other state financial aid to cover college tuition at similar public college rates, some fees, and some money for books. If you have been in foster care any time from grade 7 to age 21, you are automatically enrolled in the College Bound Scholarship program. You will still need to apply for financial aid with a FAFSA or a WASFA beginning your senior year.



Passport to Careers Program. This scholarship encourages Washington's youth in foster care to prepare for and succeed in college, pre-apprenticeships, and apprenticeships. You can receive scholarships and other forms of financial aid that will help pay tuition and living expenses for up to five years of college at approved schools in Washington. You will receive guidance from college academic and financial aid counselors, assistance with finding housing during school breaks and over the summer, and special consideration for the Washington College Grant and State Work Study financial aid programs.



Education and Training Voucher (ETV) Program. This national program offers financial assistance to eligible youth to attend an approved college, university, vocational or technical college. You may receive funding for qualified school-related expenses, including Running Start. Funding is limited and available on a first-come, first-served basis to eligible students. ETV can help pay for expenses such as tuition, fees, books, housing, food, transportation, and other educational costs.

Washington State Governors' Scholarship for Foster Youth. This scholarship helps youth in foster care continue their education and earn a college degree. Scholarship amounts vary depending on the college you attend, and are available for up to five years. You must be enrolled full time and maintain satisfactory grades in order to renew the scholarship each year.



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INFORMATION FOR LGBTQ+ STUDENTS

It is common for students who identify as lesbian, bisexual, gay, transgender or queer + to be nervous about applying to/choosing a school. For LGBTQ+ students, your sexual orientation or gender can bring added challenges during the college admissions process. If you are transgender and are early in process of transitioning, there may be many different reasons for wanting to use (or not use) your legal name. You should be aware that procedures and policies vary from institution to institution, so it is important to know the requirements. The college process also represents a good opportunity for you to find a campus that is friendly and welcoming of your identity.

COLLEGE EXPLORATION TIPS

- Assess the LGBTQ+ friendliness or climate of a campus and its housing options. (See the resources below to find out how and see ratings).
- If possible, visit campuses (some schools offer travel scholarships), talk to students who don't work for the admissions office about the campus climate, and reach out to students through the campus LGBTQ center or a dean of multicultural affairs.
- Either on an in-person visit or by investigating website, find out if there are LGBTQ+ resources on campus. Does the school have an employee to provide resources and services (e.g., LGBTQ+ center, student groups, and organizations) to LGBTQ+ students? Does the school offer health and counseling services designed for LGBTQ+ students?
- If applicable, learn about laws, what name and gender marker you should use on their college application, and FASFA/WASFA.

COLLEGE APPLICATION PROCESS

There is no fixed rule concerning being out during the application process. Ultimately, the choice to disclose an LGBTQ+ identity to schools depends on the individual. Many schools appreciate having the fullest possible sense of all of their applicants — including the fact that they are LGBTQ+.

It is possible to be out to admissions staff members but not your family. Not everyone comes out before leaving high school for a variety of reasons. If you are not currently out to your family, you may want to consider whether or not you want to come out in their written application materials. If you chose not to disclose information to admissions through the written application, you may call admissions officers at a school or come out during an interview with a staff member.

COMPLETING THE FAFSA OR WASFA

The FAFSA and the WASFA are official government forms. According to Federal Student Aid, applicants must enter their information as it appears on official government documents (e.g., birth certificate and social security card). If the student has not changed their legal name and gender marker on Identity Documents (e.g., birth certificate, license, passport, Social Security Card), they must use the original information.

If you do not use your legal name and official gender designation, your application will not be processed successfully and your financial aid may be in jeopardy. Unsure of what to do? Contact The Federal Student Aid Information Center by email, chat or phone. See: <https://studentaidhelp.ed.gov/app/home/site/studentaid>. Students can find out how to get a legal name change where they live and update their name/gender on state and federal IDs and records at the National Center for Transgender Equality ID Document Center for Washington State: www.transequality.org/documents/state/washington.

RESOURCES

Supporting Transgender Students: College Admissions & Financial Aid: <http://gearup.wa.gov/file/supporting-transgender-students-college-admissions-financial-aid-resource-guide-college-access>

Campus Pride Index: www.campusprideindex.org

Campus Pride Trans Policy Clearinghouse: www.campuspride.org/tpc



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UNDERSTANDING YOUR AWARD LETTER: INFORMATION ON STUDENT LOANS

A student loan is funding you are given to pay for school that you must pay back plus interest. Interest is a percentage fee of the total money you borrow that you are charged monthly for.

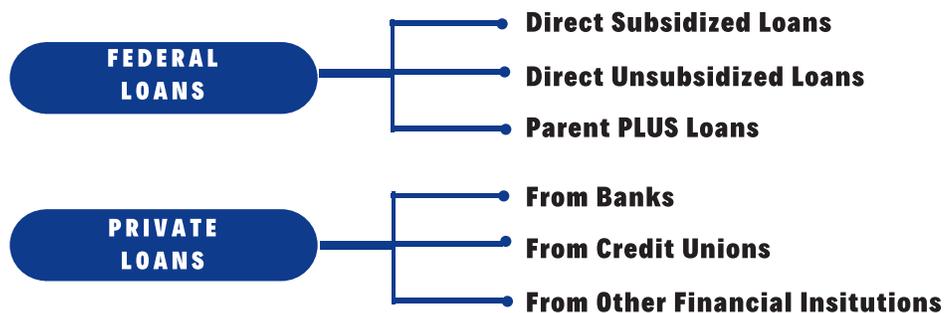
HOW DO I SPOT LOANS ON MY AWARD LETTER?

They usually are labeled as “Federal Direct Subsidized” or “Federal Direct Unsubsidized”. These are two types of federal student loans. You may also see “Parent PLUS” on your award letter, which is a loan that your parent can borrow to help pay for your education.

WHAT IS THE DIFFERENCE BETWEEN THE TYPES OF LOANS?

FEDERAL LOANS

- **Direct Subsidized Loans** do not start to charge you interest until you graduate, withdraw, or drop below half-time enrollment.
- **Direct Unsubsidized Loans** start to charge you interest as soon as you receive the loan money.
- **Parent PLUS Loans** are granted to your parent. This means that your parent is the borrower and they will be responsible for repaying the loan. The parent cannot transfer it to the student at a later time. These loans have a higher interest rate. There is no limit to the amount that can be borrowed, which means you should use wisely, and only if necessary. **Only take out what is absolutely necessary to avoid unnecessary risk and debt.**



PRIVATE LOANS

Banks, credit unions, and other financial institutions offer private student loans too. Private loans typically have a higher interest rate, so they can be a bit more expensive over time. They also do not have as many benefits and flexibilities for repayment as federal loans. These loans should be your last option to pay for school.



UNDERSTANDING YOUR AWARD LETTER: INFORMATION ON STUDENT LOANS

SHOULD I BORROW STUDENT LOANS?

If your total real costs are greater than the total gift aid you've received, then student loans can be a great option to help pay for school. It's wise to borrow what you need, which may not necessarily be the full amount you are offered.

For example, if your total gift aid is \$5000, but your total real costs are \$7000, you have \$2000 left to cover. You may get offered a Direct Subsidized Loan for \$2000 and a Direct Unsubsidized Loan for \$3000, for a total of \$5000. Since you only have \$2000 left to cover, you can accept the Direct Subsidized Loan and reject the Direct Unsubsidized Loan to save yourself from having to repay it at a later time.

This makes for a more affordable way to borrow money for school because you're only borrowing what you need. Remember, to avoid unnecessary debt, only borrow what you need.

Before borrowing, you might ask if your school offers student work programs like Federal Work Study or a Tuition Waiver program where you can work in exchange for free or discounted tuition.



Q: I'M AFRAID OF DEBT BECAUSE I WORRY ABOUT PAYING IT BACK. WHAT SHOULD I DO?

A: Borrowing money can be a little scary, especially if it's the first time. Student loans can be a very useful tool to pay for school when used responsibly. As long as you only borrow what you need and what you know you can repay, student loans can be a great support in helping you reach your goals. Borrowing student loans is an investment in your future and your education.

Student loans can help you establish a credit history and start building credit, which is an important step in becoming financially independent. Having a good credit score can help you afford better prices for things like a new phone, an apartment, or even a car.

