

# A Resource Guide For **ALL THINGS COLLEGE**

Learn about the different college systems, financial aid and scholarships, personal statements and more!

Tons of resources to help you make your college dreams come true!



# HELLO STUDENTS AND FAMILIES!

We hope this guidebook inspires you to begin planning for your future. Deciding what to do after high school can be one of the most important choices you make in your life. It's a decision that needs to be made after carefully considering what is best for you and your situation.

The journey after high school will be different for everyone, and it should be as everyone has different interests and talents. Always remember that there are many people to help you along the way! Always ask questions.

We have packed this resource guide full of important information that will help you on your journey.

So...LOOK AROUND, HELP OUT, BE GOOD, FIND YOURSELF, SMILE, DO SOMETHING, APPRECIATE, LOOK UP, STICK WITH IT!

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## PLANNING TO ATTEND A FOUR-YEAR COLLEGE OR UNIVERSITY AFTER GRADUATION?

Make sure you are taking the A – G courses at your high school! A – G is the key!

Work with your counselor to get the appropriate courses for each year  
so you stay on track throughout high school.

<b>A: History/Social Science</b> , U.S. Government, Civics, World History, Cultures, Geography	<b>Two years</b> of college-preparatory history/social science required, including one year of World History, cultures or historical geography, and one year of U.S. History; or one half year of U.S. History and one half year of civics or American Government
<b>B: English</b>	<b>Four years</b> of college-preparatory English composition and literature required; integrating extensive reading, frequent writing, and practice listening and speaking with different audiences.
<b>C: Mathematics</b> , Algebra, Geometry, Intermediate Algebra, or Higher Level Mathematics, Math 1, Math 2, Math 3, etc.	<b>Three years</b> of college-preparatory mathematics (four years are strongly recommended), including elementary algebra, advanced algebra, and two-and-three dimensional geometry.
<b>D: Laboratory Science</b>	<b>Two years</b> of college-preparatory science, including or integrating topics that provide fundamental knowledge in two of these three subjects: biology, chemistry, or physics. One year of approved interdisciplinary or earth space sciences coursework can meet one year of the requirement. Computer Science, Engineering, Applied Science courses can be used in area D as an additional science (i.e. 3 <sup>rd</sup> year and beyond.)
<b>E: Language Other Than English</b> (Foreign Language)	<b>Two years</b> of college-preparatory coursework required (or through the second level of high school instruction) of the same language other than English (3 years recommended.)
<b>F: Visual and Performing Arts</b> , Dance, Theatre, Music, Visual Art	<b>One year</b> of college-preparatory visual & performing arts required chosen from one of the following disciplines: dance, music, theater, visual arts (e.g. painting, web/graphic design, film/video, inter/multimedia arts), or interdisciplinary arts.
<b>G: College Preparatory Electives</b>	<b>One year</b> of college-preparatory coursework required, chosen from: courses approved specifically in the elective (G) subject area, or courses approved in the A-F subject areas.

For a complete list of the A-G courses offered at your high school, go to the University of California A – G Guide: [www.ucop.edu/agguide](http://www.ucop.edu/agguide). On the left hand side of the home page, click on A – G Course Lists. When you get to that page, type in your school’s name and a list with all of the A – G courses offered at your school will be generated.

These courses also satisfy the requirements for the CSU campuses and most private and out-of-state schools, but always check the requirements for the schools you are interested in attending.

Thinking about attending a California community college instead of or before a four-year college or university? See the section in this document on California Community Colleges or visit <https://www.cccco.edu/>.

# THE UNIVERSITY OF CALIFORNIA (UC)

Campuses: Berkeley, Davis, Irvine, UCLA, Merced, Riverside, San Diego, Santa Barbara, Santa Cruz

**Apply:** [www.universityofcalifornia.edu/apply](http://www.universityofcalifornia.edu/apply)

- \$70 each application
- 3.0 GPA or higher is required (A-G courses).
- Applications are available August 1, 2020 for the fall 2021 semester
- Personal statements are required but NO letters of recommendation.
- Prompts for the personal insights, questions, and additional resources, go to:  
<http://admission.universityofcalifornia.edu/how-to-apply/personal-questions/freshman>

## **What is ELC? (Eligibility in the Local Context)**

The ELC program ensures that academically talented and deserving students from all over California have the opportunity to attend a UC school. ELC status adds value to your application and is one of 14 factors considered. ELC students not admitted to any of their campus choices are offered a spot at a UC campus that has space, if minimum UC requirements are met.

**How Do I Qualify?** If you rank in the top 9% of students in your California high school class you may be eligible for ELC designation. This is calculated when you apply; you do not need to do anything other than apply to a UC. After submitting the application, you can return to the “My UC Application” web page to see whether or not you’ve been designated as being in the top 9% of your class.

**Tuition Costs:** Average tuition at a UC campus is about \$13,450. If living on campus, room and board will average about \$15,000 per year. Total cost of attendance averages about \$31,000 if you choose to live on campus. Check with the individual campus for actual costs.



*Fiat lux...let there be light.*

**The University of California (UC)**

# THE CALIFORNIA STATE UNIVERSITY (CSU)

Explore the 23 campuses of the California State University by location, setting, size, and sports. To find the school that's perfect for you visit [calstate.edu](http://calstate.edu) and begin your CSU research today! The application window for the fall 2021 term will be open October 1 –through December 4, 2020. There is a \$70 cost per application, some applicants qualify for an application fee waiver. Information on the online application: [Freshman Application Checklist](#).

Three factors determine eligibility. Most admitted applicants meet the standards in each of the following areas:

- [Specific high school courses \(referred to as the “a-g” courses\)](#)
- [Grades in “a-g” courses and test scores](#)
- [Graduation from high school](#)

Many CSU campuses have higher standards for particular majors or for students who live outside the local admission area. Because of the number of students who apply, several campuses have higher standards (supplementary admission criteria) for all applicants. Many CSU campuses use local admission policies for students who graduate or transfer from high schools and community colleges that are historically served by a CSU campus in that region. [CSU Local Admission & Service Areas](#). To learn more about the admission requirements, impacted majors, impacted campuses, and eligibility index see [Freshman: Admission Requirements](#).

Cost to attend a CSU campus can vary. Students pay the basic system-wide tuition based on student level (undergraduate, credential, graduate, or doctoral). In addition, non-resident students pay a per-unit fee, and students enrolled in some graduate business programs have a per-unit fee. These base costs do not include [campus mandatory fees](#) or other expenses like housing. Average tuition at a CSU is about \$7,500. Campus housing varies, ranging from \$10,000 to \$13,000 per year. For more information on cost of attendance visit [Campus Costs of Attendance](#).

## Admission Materials

Apply for admission electronically at [Cal State Apply](#).

- Complete the application for admission, including the EOP portion
- Pay the \$70 CSU application fee (per campus), unless you are eligible for an application fee waiver
- Submit high school and/or college transcripts when notified by the campus
- Submit appropriate test scores such as SAT or ACT when notified by the campus

## Educational Opportunity Program (EOP)

CSU's Educational Opportunity Program (EOP) provides admission, academic, and financial support services to historically underserved students throughout California. All EOP applicants must qualify for financial aid and submit the application materials requested by the campus as well as the EOP Office. The primary goal of the EOP is to improve access of low-income, first generation, and historically disadvantaged students with potential for academic success by making higher education a possibility. EOP provides a comprehensive program of support services which include, but are not limited to, recruitment, preadmission counseling, orientation, summer program, diagnostic testing, financial aid follow-up, special admissions, pre introductory instruction, academic advisement, tutoring, learning skill services, and personal, educational, and career counseling. To learn more visit [Questions About EOP](#).

## EOP Materials

In addition to submitting an application according to the steps above, applicants must complete the EOP portion of the application to be considered for support services.

- Two names and email addresses for the letters of recommendation
- Autobiographical portion of the EOP sections
- Some programs may require additional supplemental information and/or an EOP interview.

## EAP (Early Assessment Program)

The Early Assessment Program (EAP) lets you know if you are ready for college-level work in English and mathematics at the end of your junior year of high school. The early signal gives you the opportunity to improve your skills during your senior year or the summer before attending a CSU or community college. Your school will provide you with your CAASPP results that include your EAP status in mid to late August.



Vox Veritas Vita... Voice Truth Life

**The California State University, (CSU)**

## CALIFORNIA PRIVATE COLLEGES & UNIVERSITIES

Private colleges and universities are not always more expensive than California state schools. They often offer merit scholarships and have more money at their disposal to assist with grants and various types of scholarships. If you are looking for a more personal college experience, be sure to look into private schools when making your college list.

The Association of Independent California Colleges and Universities is committed to making college affordable, personal, and attainable.

- All applications are personally reviewed
- Classes are smaller
- Students receive personal attention to help them succeed in college and life
- Find all 76 California schools on this website - [www.aiccu.edu](http://www.aiccu.edu)

### Examples of local private colleges & universities:

- University of Redlands - [www.redlands.edu](http://www.redlands.edu)
- University of La Verne - [www.laverne.edu](http://www.laverne.edu)
- The Claremont Colleges - Pomona, Scripps, Harvey Mudd, Pitzer, Claremont McKenna - [www.claremont.edu](http://www.claremont.edu)
- Occidental College - [www.oxy.edu](http://www.oxy.edu)
- California Baptist University – [www.calbaptist.edu](http://www.calbaptist.edu)
- University of San Diego - [www.sandiego.edu](http://www.sandiego.edu)
- University of Southern California - [www.usc.edu](http://www.usc.edu)
- California Lutheran University - [www.callutheran.edu](http://www.callutheran.edu)



## WHAT YOU NEED TO KNOW ABOUT OUT-OF-STATE COLLEGES AND UNIVERSITIES

Going out of state for college can be exciting and an education in its own right! You will learn about new places, new people, and so on! But you need to be informed on how to access out-of-state colleges and universities. Most public out-of-state colleges and universities charge out-of-state tuition, which is higher than attending college in state.

For example, if you want to attend the University of Oregon, it will most likely cost you more than it would for a student from Oregon; just like it would cost a student from outside of California more to attend the University of California.



### WESTERN INTERSTATE COMMISSION FOR HIGHER EDUCATION

### WESTERN UNDERGRADUATE EXCHANGE (WUE)

Fortunately, many state schools in the west have an agreement to provide a discount to students from other states. It's called the Western Undergraduate Exchange or the WUE. NOT all schools in the west participate. Please go to this website, <http://www.wiche.edu/wue> to find out which state colleges and universities offer a WUE discount. Each WUE school has different rules about what will qualify to get the tuition discount. Many schools use WUE as a merit scholarship for out-of-state students and some schools only offer WUE to certain majors. For example, Western Oregon University offers WUE but the University of Oregon does not. States that have WUE schools are: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming.

#### **Out-of-State Private Colleges and Universities**

Private colleges and universities charge the same price to everyone. The way to get a lower cost at a private out-of-state university is to be a great student or to have a special talent. This way you may receive a merit scholarship, a music scholarship, an athletic scholarship, and so on. Remember, private colleges and universities often have more money for students who need it than public colleges and universities, but you will need good grades, good test scores, leadership, special talents, and so on to access these funds. Don't rule out an out-of-state university because of its cost. Look into what they have to offer outstanding students!

A few examples of private out-of-state colleges and universities include:

- Notre Dame
- Reed College
- Luther College
- Gonzaga University
- Skidmore College
- Carnegie Mellon University
- Texas Christian University

# THE COMMON APPLICATION

**What is the Common Application?** The Common Application (Common App) is used by more than 500 American universities. You will save time by being able to complete information and essays that you can submit to multiple universities. However, bear in mind that approximately two-thirds of universities ask for supplemental information and/or essays. Access the Common App online at: <https://www.commonapp.org/>. Here you can see all the universities that use the Common Application and all their deadlines. Some schools, for example the University of Southern California, exclusively use the Common App.

**How does the Common App support students?** According to the Common App website: “The Common App is the most seamless way to manage the application process. We make it simpler by collecting all of your students’ information in one place, eliminating the need to repeat the details of their home, education, activities, and exams for every college on their list.” The Common App is free to use but each application has a cost associated with submitting the application.



COALITION for ACCESS,  
AFFORDABILITY, and SUCCESS

**What is the Coalition Application?** This platform is designed to be convenient, straightforward, and easy-to-use. The Coalition Application and its member schools, including more than 90 institutions, are committed to broadening access and increasing affordability of higher education for students of all backgrounds. Schools that participate in the Coalition graduate at least 70 percent of their students within six years and many have much higher graduation rates.

Examples of schools using the Coalition application are: Duke, University of Michigan, Yale, Grinnell, and Colby. See all the schools, the application, and more at: <http://www.coalitionforcollegeaccess.org/>.

**It is FREE to use the Common App and the Coalition App.**

**Both have information about college application fee waivers on their websites!**



## PERSONAL STATEMENTS

Personal statements are just one of the important elements of the college and university application. With that in mind, consider the following advice and information from college admissions officers so you can write an essay of which you are proud!

- The essay is your time to tell us who you are, why something is important to you, and why you have continued to do it.
- What do you want to say about yourself that is different from your GPA and test scores?
- Delve into what something means to you, provide perspective. Describe how this affects the person you have become or how it affects your beliefs. (You could include information about the sport you play, an activity or club, your job, a situation in your life, or how you relate to something in the news.)
- Use proper English and write in complete, thoughtful sentences. (Do not use words you don't normally use in conversation with your friends.)
- Have someone you trust read your essay and provide suggestions on how to make it better. This can help you strengthen your voice, strength, humor etc. Make sure it is not boring, unorganized, or unclear.
- Show your enthusiasm for learning! And, expand on whatever you are excited about.
- It is easy to spot when a student is trying to tell the reader what they "think they want to hear". Be authentic!
- Don't try to cover too much material. Write it, leave it for a few days, and come back to it.
- Devote equal time to explaining how a hardship was overcome, as opposed to the hardship itself.
- If writing about someone who influenced you, make sure the focus is you, not your uncle, etc.
- Give examples of actions you have taken related to what you are writing about. Do not just use adjectives to describe it. Show, do not just tell!
- Triple check grammar and spelling!

**Many websites have good personal statement advice.** Here are a few to check out:

[www.HScounselorweek.com](http://www.HScounselorweek.com)

They regularly have articles about the college admissions process/strategies, personal essays, SAT & ACT, financial aid, scholarships, and more.

<http://lutherancolleges.org>

Click on "Get Ready" then click on "Start Your Essay".

[www.unigo.com](http://www.unigo.com)

Type in "personal statements" in the search box. This has good scholarship information, too.

[www.questbridge.org](http://www.questbridge.org)

Under "High School Students" see "Student Resource Center".

# CALIFORNIA COMMUNITY COLLEGES



**Thinking About Going to a California Community College?** All you need is a high school diploma or the equivalent. Be sure to check the college's website for information about required assessment exams, registration, and orientation. Go to: [www.cccco.edu](http://www.cccco.edu) to learn about all of California's 123 community colleges. If you are planning on transferring to a four-year California college or university from a community college, check with the school you are hoping to enter as a transfer student. Some community colleges have agreements with the four-year colleges and universities for easier transfers and class acceptances.



## Why attend College of the Desert (COD)?

It's affordable! Seniors graduating from a high school located within the Coachella Valley can sign up for **EDGE and pLEDGE**. The **pLEDGE** program provides two years of free tuition and fees at COD if a student commits to the following:

- Completing the two-week Summer Bridge EDGE Program immediately following graduation to prepare for college and college-level coursework.
- Enrolling full-time for the fall and spring semesters
- Maintaining a good academic standing
- Participating in 10 hours of community service
- Attending a career pathway workshop with the COD Career and Workforce Solutions Center
- Submitting a FAFSA or California Dream Act application that is received by the COD Financial Aid Office

## More reasons to attend COD:

- COD offers students the opportunity to explore and major in over 40 career and technical fields.
- COD offers 15 sports and is a member of the California Community College Athletics Association (CCCAA).
- The Office of Student Life offers a variety of campus clubs and student organizations that serve to engage COD students in social, co-curricular, and special interest activities.
- Counselors help you decide what classes to take for the University of California, California State University campuses, out of state schools, and privates.
- COD offers MANY certificate programs that lead to a job in two years or less. For example: Turfgrass Management, Construction Management, Automotive Technology, Culinary Arts, and more!
- COD offers programs through PaCE – Partnership and Community Education that include Clinical Medical Assistant, Dental, Pharmacy, and Veterinary Assistant, and more!

Additional information on COD can be found on their website <https://www.collegeofthedesert.edu/>.



**What is the FAFSA?** It's the **FREE APPLICATION** for FEDERAL STUDENT AID and it determines a student's eligibility for need-based financial aid, grants, and student and parent loans. Information is available at [www.fafsa.gov](http://www.fafsa.gov).

**Who needs to complete the FAFSA?** All students who are U.S. citizens or permanent residents who plan to enroll — or are currently enrolled — in postsecondary education. “Postsecondary education” means any form of education beyond high school. That includes two-year and four-year colleges, graduate schools, professional schools (like law, business, or medical school), and just about any program awarding a degree, certificate, or credit, including most vocational and technical schools.

**To complete the Free Application for Federal Student Aid (FAFSA), students and parents will need:**

- Social security number or alien registration number if you are not a United States citizen
- Students' and parents' most recent federal income tax returns, W-2s, and other records of money earned. **Use returns two years prior to your application.** For example, the Class of 2021 will use the 2019 federal returns.

**NOTE:** Most students fill out their first FAFSA when they are beginning the college application process. However, you need to submit a new FAFSA application for each year that you intend to receive financial aid. So, if you attend a four-year college, you will need to fill out and submit the FAFSA four separate times. This is because the government needs the most up-to-date and accurate financial information to make its calculations. If you want to estimate your federal aid, but aren't ready to apply, check out the **FAFSA4Caster** at <https://studentaid.gov/understand-aid/estimate>.

**Before completing the FAFSA each student and one parent will need an FSA ID** — Federal Student Aid ID — which consists of a username and password combination that allows you to sign the FAFSA electronically.

You can create your FSA ID and complete the FAFSA at [www.fafsa.gov](http://www.fafsa.gov).

Complete your FAFSA as early as possible!

This can be accomplished between October 1 and March 2 each year.



**CSS stands for College Scholarship Service.** The CSS Profile is an application distributed by the College Board and is primarily used by private colleges and universities to provide a closer look into the finances of a student and family. It is much more detailed than the FAFSA. Many colleges with early acceptance programs use the CSS Profile in addition to the FAFSA. There is a small fee to file the CSS Profile. Examples of schools that require the CSS Profile include: Harvey Mudd College, Pitzer College, Santa Clara University, and USC.

**Check your college/university website to see if you are required to complete it!**  
[css.collegeboard.org](http://css.collegeboard.org)



## THE CALIFORNIA DREAM ACT APPLICATION

The California Dream Act allows undocumented and nonresident documented students who meet certain provisions to apply for and receive private scholarships funded through public universities, state-administered financial aid, university grants, community college fee waivers, and Cal Grants. Information can be found at [www.caldreamact.org](http://www.caldreamact.org),

### WHAT YOU NEED TO FILL OUT THE DREAM ACT APPLICATION:

- Student identification information including personal identification
- Information such as your name, permanent mailing address, citizenship status, Individual Taxpayer Identification Number (if you have one), Statewide Student Identification number (if you have one), Social Security number (if you have one) or Alien Registration number (if you have one).
- Note: Most males between 18-25 must be registered with the Selective Service to receive state aid and can do this within the Cal Dream Act application.

**When to File:** File your application between October 1 and March 2 — earlier is always better!

**Need help?** Get answers to questions about completing the Cal Dream Act application and answers to questions such as: What is AB540? What is DACA? Where can I find financial aid resources for dreamers? What is a Cal Grant? Got to: <https://dream.csac.ca.gov/>

The Commission is the principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California. The commission oversees such programs as the Cal Grant, Middle Class Scholarship, Chafee Grant Program, and more. For information go to: <https://www.csac.ca.gov/>.

### **WHAT IS A CAL GRANT?**

A Cal Grant is money for college that you don't have to pay back. To qualify, you must meet the eligibility and financial requirements as well as any minimum GPA requirements. Cal Grants can be used at any University of California, California State University, or California Community College, as well as qualifying independent and career colleges or technical schools in California. There are three kinds of Cal Grants (A, B, and C). Eligibility is based on your FAFSA responses, your verified Cal Grant GPA, the type of California colleges you list on your FAFSA, and whether you're a recent high school graduate. To learn more about the qualifications, go to <https://www.csac.ca.gov/>.

#### **Cal Grant A**

- Will help pay for tuition and fees at four-year colleges.
- Award amounts vary by type of college: up to \$12,240 at a University of California campus; \$5,472 at a California State University campus; \$9,084 at independent colleges.
- Has a GPA requirement. If applying using your high school GPA, you must have at least a 3.0 GPA in your A-G courses in 10th and 11th grade years.
- Requires that your course of study leads directly to an associate or bachelor's degree or qualifies you for transfer from a community college to a bachelor's degree program.

#### **Cal Grant B**

- Provides a living allowance of up to \$1,672 in addition to tuition and fee assistance after the first year at a two-year or four-year college.
- Pays most first-year students a living allowance only that may be used to pay living expenses, books, supplies, and transportation, as well as tuition and fees.
- When renewed/awarded beyond year one, you receive a living allowance as well as tuition and fee award.
- Requires at least a 2.0 GPA.

#### **Cal Grant C**

- Assists with the costs of a technical or career education.
- Provides up to \$547 for books, tools, equipment, and up to \$2,462 more for tuition and fees if attending a school other than a California Community College.
- Is available for up to two years
- If qualified, you will need to complete the online Cal Grant C Supplement in Web Grants for Students. A GPA is not required to apply but submission can help your chances.

**IMPORTANT:** In order to be considered for a Cal Grant, you must complete the FAFSA or the Cal Dream Act Application between October 1 and March 2 of your senior year. You must complete a GPA verification form and turn it into your school registrar to allow your school permission to send your A-G grades from 10<sup>th</sup> and 11<sup>th</sup> grades to the California Student Aid Commission.

### **WHAT IS THE CALIFORNIA MIDDLE CLASS SCHOLARSHIP (MCS)?**

The California Middle Class Scholarship began provides undergraduate students with family incomes up to \$156,000 a scholarship to attend a UC or a CSU campus. Students may receive between 10 to 40 percent of tuition at a UC or CSU. Students must be California residents attending a UC or CSU, a U.S. citizen, permanent resident, or have AB 540 student status. To apply, complete your FAFSA or Cal Dream Act application.

Learn more at <http://www.csac.ca.gov/middle-class-scholarship>

# Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

## WHAT IS A PELL GRANT?

A Pell Grant is money from the federal government that assists students to pay for college. Grants, unlike loans, do not have to be repaid. Eligible students receive a specified amount each year under this program.

Traditionally, more than one-third of undergraduate students receive a Pell Grant. For more information go to:

<https://studentaid.gov/understand-aid/types/grants/pell>

## How much money can I get?

Amounts can change yearly. The maximum award is usually close to \$6,200. The amount depends on:

- financial need
- cost of attendance
- status as a full-time or part-time student
- plans to attend school for a full academic year or less

## How do I qualify for a Pell Grant?

You are eligible for a Pell Grant if you have financial need. The U.S. Department of Education determines financial need by taking the information supplied when applying for a Pell Grant (for example your family income) and plugging it into a standard formula to produce a number called the Expected Family Contribution (EFC). The EFC is then compared to the expected cost of attending your college (tuition and fees, room and board, books, and supplies) to determine the financial aid for which you're eligible.

## To be eligible for a Pell Grant, you must complete your FAFSA and also:

- Be an undergraduate student who has not earned a bachelor's degree (with some exceptions for students in post baccalaureate teaching programs).
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Have earned a high school diploma or a GED or have completed a high school education in an approved home-school setting.
- Be a U.S. citizen or an eligible non-citizen.

## STUDENT AND PARENT LOANS FROM THE FEDERAL GOVERNMENT

Most students who complete the FAFSA will see student loans included in their financial aid award letter. Freshmen are typically limited to borrowing between \$3,500 — \$5,500; the amount goes up as the student progresses through college. You do not have to borrow the full amount offered.

The federal Parent Loan for Undergraduate Students (PLUS), available through the Direct Loan Program, lets parents borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. Student loans do not have to be paid back until you graduate or drop out of college. The repayment of your loan can be based on the income you are making after graduation. For more information go to: <https://studentaid.gov/understand-aid/types/loans>. Additional helpful links are:

### Direct Subsidized Loans and Direct Unsubsidized Loans

<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

### Direct PLUS Loans (for graduate and professional students or parents)

<https://studentaid.ed.gov/sa/types/loans/plus>

### Federal Perkins Loans

<https://studentaid.ed.gov/sa/types/loans/perkins>

## SCHOLARSHIPS

Scholarships require time and organization on your part and the more you apply the better. Create a resume and/or portfolio that you can modify for different scholarship applications. Each high school will post scholarship information on their websites and you can ask about them in your College & Career Center. Stay positive! You are often times competing with students from all over the country. Seniors — make sure you look on the website of every college on your list to find out about scholarships they offer.

The best scholarship resource for local Coachella Valley students with financial need is **OneFuture Coachella Valley** - <https://onefuturecv.c2nav.com/#/>

Coachella Valley non-profit organizations are aligning their scholarships and working through OneFuture Coachella Valley to provide a comprehensive series of student support and professional development services for local students. Hundreds of valley students are awarded scholarships for community college and four-year institutions through this program each year. The application usually opens in January for graduating seniors and continuing college students. Create your profile and apply today.



Examples of scholarship search engines are:

[www.studentscholarships.org](http://www.studentscholarships.org) | [www.fastweb.com](http://www.fastweb.com) | [www.cappex.com](http://www.cappex.com) | [www.collegeboard.org](http://www.collegeboard.org) | [www.unigo.org](http://www.unigo.org)

Sample scholarships include:

**The Gates Scholarship** is a highly selective, full scholarship for exceptional, Pell-eligible, minority, high school seniors. Started in 2018, the scholarship is awarded to 300 top student leaders each year with the intent of promoting their academic excellence through college graduation, and providing them the opportunity to reach their full potential. It opens July 14 and closes September 15. <http://www.thegatesscholarship.org>

**The Generation Google Scholarships** provide financial support and community building for underrepresented groups interested in majoring in a technology field. Go to <https://buildyourfuture.withgoogle.com/scholarships/generation-google-scholarship/>

**The Richard M. Milanovich Fellowship**, offered by the Agua Caliente Band of Cahuilla Indians, allows students who are enrolled members of a Native American tribe to study for a semester at the Native American Political Leadership Program at The George Washington University in Washington D.C. For more information go to <http://semesterinwashington.gwu.edu/milanovich>

Scholarships for **Native American** students are also available through the American Indian College Fund. For more information go to <https://collegefund.org/students/scholarships/>

Scholarships available to **African American** students include:

**The Jackie Robinson Foundation Grant** <https://www.jackierobinson.org>

**The Network Journal** <https://tnj.com> (search "African American Scholarships")

**Asian & Pacific Islander Americans** go to [www.apiasf.org](http://www.apiasf.org)

Scholarships for **Hispanic Students** are available at:

**League of United Latin American Citizens** <http://lulac.org/programs/education/scholarships/>

**Hispanic Scholarship Fund** [www.hsf.net](http://www.hsf.net)

**Hispanic Association of Colleges & Universities** [http://www.hacu.net/hacu/Scholarship\\_Resource\\_List.asp](http://www.hacu.net/hacu/Scholarship_Resource_List.asp)

There is a new multimillion dollar scholarship fund for "Dreamers" [www.unitedwedream.org](http://www.unitedwedream.org) or [www.thedream.us](http://www.thedream.us)

## FINANCIAL AID CALCULATORS

Financial aid calculators are tools to help you figure out what you would have to pay at each college you are interested in attending.

Colleges and universities are required to have financial aid calculators on their websites; usually within the financial aid page. If you can't find it for a particular school, just type "financial aid calculator" into the website's search box.

The best calculators take into account a student's grades and test scores so that merit awards can be estimated and included with other forms of aid.

**Tools and calculators can be found at these links:**

<https://bigfuture.collegeboard.org/pay-for-college/tools-calculators>

<http://www.finaid.org/calculators/savingsplan.phtml>

<http://www.finaid.org/calculators/finaidestimate.phtml>

<http://www.finaid.org/calculators/loanpayments.phtml>



## THE ARMED SERVICES



Students who would like to experience a military environment while getting a first-class education should apply to the five service academies — the U.S. Military Academy (Army) in West Point, New York; the U.S. Naval Academy (Navy/Marine Corps) in Annapolis, Maryland; the U.S. Air Force Academy in Colorado Springs, Colorado; the U.S. Coast Guard Academy in New London, Connecticut; and the U.S. Merchant Marine Academy in Kings Point, New York. Tuition, books, board, medical, and dental care are fully paid for all four years. A commitment to serve in the military is part of the program.

All branches of the military offer full and partial scholarships through the reserve officer training corps (ROTC) at many U.S. colleges and universities. Graduates of all four academies receive a bachelor of science degree and are commissioned as officers in their respective Service branch. In all cases, there is a service obligation.

You can learn more about the service academies and the ROTC programs at [www.todaysmilitary.com](http://www.todaysmilitary.com).

Admissions criteria for ROTC programs include:

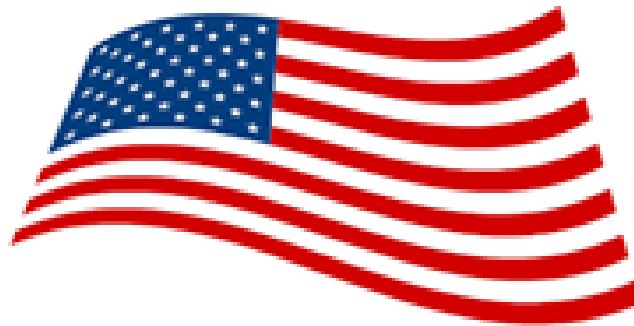
- High school academic performance
- Standardized test scores (SAT or ACT)
- Athletics and extracurricular activities
- Leadership experience and community involvement
- A congressional letter of recommendation (not required by the Coast Guard Academy) (Congressman Raul Ruiz's office can be reached at 760-424-8888 or visit [www.ruiz.house.gov](http://www.ruiz.house.gov)).

Scholarships are also available for veterans of the United States military and, in some cases, their spouses and families. For information on those programs go to <https://usveteransmagazine.com/list-of-military-scholarships-for-service-members-spouses-and-dependents/>

Enlisting in the armed forces, including the National Guard, is another option for many students interested in military service, career technical programs, or a college education provided through programs available through the US Department of Veterans Affairs <https://www.va.gov/>.

The eligibility requirements for joining the armed forces can differ among the branches. Knowing the requirements can help you avoid wasting time and effort. An issue that may make you ineligible for one service may not preclude you in another branch of service. For more information see the chart on the next page or visit [www.military.com](http://www.military.com) or [www.todaysmilitary.com](http://www.todaysmilitary.com).

TO JOIN THE...	YOU MUST:
<b>AIR FORCE</b>	<ul style="list-style-type: none"> <li>◆ Be between the ages of 17-27</li> <li>◆ Have no more than two dependents</li> <li>◆ Pass the Armed Services Vocational Aptitude test. (Minimum AFQT Score: 50)</li> </ul>
<b>ARMY</b>	<ul style="list-style-type: none"> <li>◆ Be between the ages of 17-34</li> <li>◆ Have no more than two dependents</li> <li>◆ Pass the Armed Services Vocational Aptitude test. (Minimum AFQT Score: 31)</li> </ul>
<b>COAST GUARD</b>	<ul style="list-style-type: none"> <li>◆ Be between the ages of 17- 39</li> <li>◆ Have no more than two dependents</li> <li>◆ Pass the Armed Services Vocational Aptitude Battery test. (Minimum AFQT Score: 45)</li> <li>◆ Have a willingness to serve on or around the water.</li> </ul>
<b>MARINES</b>	<ul style="list-style-type: none"> <li>◆ Be between the ages of 17-29</li> <li>◆ Meet exacting physical, mental, and moral standards</li> <li>◆ Pass the Armed Services Vocational Aptitude Battery test. (Minimum AFQT Score: 32)</li> </ul>
<b>NAVY</b>	<ul style="list-style-type: none"> <li>◆ Be between the ages of 17-34</li> <li>◆ Pass the Armed Services Vocational Aptitude Battery (ASVAB) test. (Minimum AFQT Score: 50)</li> </ul>



## CAREER AND TECHNICAL EDUCATION

Today's world of work is very different from past generations and there are many high wage-high skill careers that require certifications and associate degrees.

Many California Community Colleges offer a variety of career and technical education programs and can often be more affordable than a career college, depending upon your course of study. Community colleges offer different programs.

For example, Crafton Hills College, in nearby Yucaipa, offers radiologic technology, the training needed to become an x-ray technician. At Orange Coast College in Costa Mesa, you can earn a certificate in aviation and maintenance technology. Mt. San Antonio College, located near Cal Poly Pomona, offers air traffic control training and courses to become a registered veterinary technician. Explore the career and technical programs offered by California Community Colleges at [www.cccco.edu](http://www.cccco.edu).

If you are interested in healthcare careers, check out the California Health Workforce Initiative (CA-HWI) through the California Community Colleges. <https://ca-hwi.org/career-pathways/exploring-health-careers/>

Many students start at community college then transfer to a university to complete their degree. As an example, a student can complete an associates degree program in hospitality at College of the Desert, then transfer to California State University San Bernardino to complete their bachelor's degree in hospitality management. Some students complete their requirements at the community college level and directly enter their career field. For example automotive technology at College of the Desert, <http://www.collegeofthedesert.edu/students/ap/auto/Pages/automotivetechnology.aspx>.

Several career colleges in the valley offer a variety of programs including aesthetician-esthetician, barbering, computer support technician, cosmetology, manicurist, medical assisting, massage therapy, pharmacy technician, holistic health practitioner, and more. Visit each school's website to see exactly what is offered.

- Mayfield College in Cathedral City - [www.mayfieldcollege.edu](http://www.mayfieldcollege.edu)
- Milan Institute of Cosmetology in Palm Desert - [www.milaninstitute.edu](http://www.milaninstitute.edu)
- Somatherapy Institute, School of Massage in Rancho Mirage - [www.somatherapy.com](http://www.somatherapy.com)
- RCOE - School of Career Education - [www.riversidesce.org](http://www.riversidesce.org)
- Center for Employment Training (CET) – [www.cetweb.edu](http://www.cetweb.edu)
- Santa Barbara Business College - <https://sbbcollege.edu/locations/rancho-mirage/>
- California Nurses Educational Institute - <https://cnei.edu/>

## RESOURCES TO HELP YOU WITH ALL THINGS COLLEGE!

*(Most sites also have information in Spanish)*

- [www.collegeboard.org](http://www.collegeboard.org) – College Board
- [www.icanaffordcollege.com](http://www.icanaffordcollege.com)
- [www.californiacolleges.edu](http://www.californiacolleges.edu) – California Community Colleges
- <https://www2.calstate.edu> - CSU (California State Universities)
- [www.universityofcalifornia.edu](http://www.universityofcalifornia.edu) - University of California system
- [www.thecollegesolution.com](http://www.thecollegesolution.com) - invaluable site for parents and students
- [www.HScounselorweek.com](http://www.HScounselorweek.com) - weekly articles about college going process, essays, SAT, ACT, financial aid and more
- [www.nacacnet.org](http://www.nacacnet.org) - National Association for College Admission Counseling
- [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator) – National Center for Education Statistics includes information about a college’s retention rate, graduation rate, and more
- [www.CollegeWeekLive.com](http://www.CollegeWeekLive.com)
- [www.KnowHow2go.org](http://www.KnowHow2go.org)
- [www.ajcunet.edu](http://www.ajcunet.edu) – information about the 29 Jesuit colleges and universities in the United States
- [www.catholiccollegesonline.org](http://www.catholiccollegesonline.org) – the National Catholic College Admission Association
- [www.lutherancolleges.org](http://www.lutherancolleges.org) – find Lutheran schools across the country
- [www.hillel.org](http://www.hillel.org) – Hillel’s College Guide offers information on Jewish life at colleges and universities around the world
- [www.topchristiancolleges.org](http://www.topchristiancolleges.org)
- [www.ctcl.org](http://www.ctcl.org) – Colleges That Change Lives is dedicated to the advancement and support of a student-centered college search process
- [www.fafsa.gov](http://www.fafsa.gov) – the Free Application for Federal Student Aid, English & Spanish
- [www.studentaid.ed.gov](http://www.studentaid.ed.gov) – information about ALL kinds of federal student aid in English & Spanish
- [www.csac.ca.gov](http://www.csac.ca.gov) – California Student Aid Commission, Cal Grants, Cal Dream Act
- [www.actstudent.org](http://www.actstudent.org) – ACT
- [www.collegeboard.org](http://www.collegeboard.org) – SAT ([www.khanacademy.org](http://www.khanacademy.org) – FREE SAT prep)
- [www.fairtest.org/university/optional](http://www.fairtest.org/university/optional) – 850+ colleges & universities that do not use SAT/ACT scores to admit substantial numbers of students into bachelor degree programs
- [www.ncaa.org](http://www.ncaa.org) – information if you will be playing sports in college
- [www.athleticscholarships.net](http://www.athleticscholarships.net) – information if you will be playing sports in college

# Thank you to our partners!



SO... what's *NEXT*?

# THINK BIG!

*“In the long run, we shape our lives, and we shape ourselves. The process never ends until we die. And the choices we make are ultimately our own responsibility.”*  
Eleanor Roosevelt

*“Success comes from knowing that you did your best to become the best that you are capable of becoming.”*  
John Wooden

*“Education is the most powerful weapon which you can use to change the world.”*  
Nelson Mandela

*“Our greatest weakness lies in giving up.  
The most certain way to succeed is always to try just one more time.”*  
Thomas Edison

*“Yes, you can!”*  
Cesar Chavez

*“Never give up on a dream just because of the time it will take to accomplish it.  
The time will pass anyway.”*  
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