ADMISSIONS

Chapter 1 provides general information and guidelines you'll need to begin planning for education or vocational training after high school. It includes tests you need to take to be eligible and advice on which type of school is right for you.





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It's your life

In Alabama, someone with a bachelor's degree will make an average of \$20,580 more each year than someone with just a high school diploma. Over a 40-year working lifetime, that's an additional...

\$823,200

Median Earnings and Unemployment Rate by Educational Level in Alabama



This graph gives the 2016 median earnings of people in Alabama over age 25, both sexes, who worked year round at a full-time job, based on their level of education, compared to the unemployment rate for each level of education. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median.









College myths

Two myths keep many students from applying to college:

MYTH NO. 1: I CAN'T AFFORD TO GO TO COLLEGE. MYTH NO. 2: IF I DO GO TO COLLEGE, I'LL SPEND THE REST OF MY LIFE PAYING OFF STUDENT LOANS.

Like most myths, both of these contain some element of truth. But, also like most myths, the truth is lost among all the other parts of the story.

The whole truth about Myth No. 1: You can afford to continue your education after high school — if you make wise choices. You may not be able to afford a college that costs \$60,000 or more a year to attend, but you can find one that will give you a good education at a price you can afford.

In *Getting In*, you'll find information about various ways to pay for education after high school, whether you want a six-month program that gets you ready for a job or a four-year college degree — or more. The programs in *Getting In* are just the major programs. You can find dozens of other programs that might help you.

You have options.

Option A might be going to a four-year university right out of high school. If you decide the cost is too much, don't give up.

Look at Option B: a two-year community college that costs a lot less and gets your basic classes out of the way. Then you're only looking at paying for two years at a four-year school.

You can even have an Option C: Get your associate's degree, find a job in your field, then go back to finish your bachelor's degree. Your employer might even help pay your tuition because you're making yourself a more valuable employee.

One thing is certain: If you don't investigate, you'll never know. Get all the facts about costs, your options and the time it takes to complete your program, then decide.

The whole truth about Myth No. 2: You've probably heard or read something about students who owe \$100,000 or more in student loans, which is certainly a scary thought. But the vast majority of students owe much less than that. Remember two things about students who owe huge amounts in college loans. Many used student loans to pay for degrees so they can be lawyers, doctors or dentists. Most of them will make enough money to be able to pay their loans.

Others owe that much because they made poor choices. They didn't explore all their options (like you're going to do), or they borrowed as much as they could for degrees in fields that don't pay well. Find out what the entry level salary is for the field you want to go into. That will give you some idea of how much you can afford to pay in student loans. The general rule of thumb is that your monthly student loan payment should not be more than 10% of your monthly income.

Students who earned bachelor's degrees at Alabama public and private nonprofit colleges in 2016 had an average student loan debt over \$31,612. Their payments would run, depending on the interest rate, about \$330. That \$330 a month is less than 10% of the average monthly salary for a Alabamian with a bachelor's degree (\$47,022 per year, over \$3,900 per month).

The biggest problem with student loan debt comes from dropping out of college. That lessens your chances of getting a better paying job. Do everything you can to finish your degree.

Many students don't keep track of how much they're borrowing. Know what you owe. That will help keep you out of trouble. You can keep track of your federal student loans at the National Student Loan Data System, <u>www.nslds.ed.gov</u>.

Explore your options, finish your degree, know what you owe. Keep those in mind to the educational program that fits your needs and budget without requiring a lot of student loans.





These definitions will help you decide the kind of school you want to attend.

College: Any school that offers education after high school or a subdivision of a university, like the College of Business. Colleges may or may not offer graduate degrees.

Some schools offer classes at *extended campuses*, or locations other than their main campus. Your counselor will be able to tell you about extended campuses in your area.

Public universities: Generally, these provide the greatest variety of programs. They offer undergraduate and graduate degrees, and some offer professional degrees in medicine, dentistry, law and other fields. Some also offer associate's degrees.

If you don't mind having some large classes, this might be just the place for you. Your on-campus social opportunities are usually greater too. From sororities and fraternities to clubs and major sporting events, the choices are numerous.

Private colleges and universities: If you

like smaller classes and greater access to faculty, you might want to consider one of Alabama's private universities or colleges.

These schools offer bachelor's degrees, while some also offer associate's and advanced degrees. Some private schools have joint programs with public universities in specialized fields.

Private schools generally cost more than public universities, but financial aid is available to help with the costs. **Public two-year colleges:** Community and technical colleges offer several cost effective options. You can start your education at a community college, earn an associate's degree and transfer to a four-year school to complete your bachelor's degree. Another option is to earn a certificate, diploma or associate's degree and move right into the job market. These programs can take from six months to two years to complete.

You can usually find one near you, meaning you can save money by living at home.

Career or technical schools: These are more properly called proprietary schools and are considered a fast track to a career. Technical schools are privately owned and licensed. Some schools offer only one area of study; others offer programs in several areas. They often cost more than public schools, and the credits you earn may not transfer.

Distance learning: You can take courses and even earn degrees *without* the traditional on-campus experience. Distance learning includes courses and degrees offered through television, correspondence and the Internet.

Online courses are offered through the Southern Regional Education Board's Electronic Campus. See page 12 for more information.

Alabama Public Television offers educational concept and workplace skills videos online at <u>http://www.aptiq.org/IQLEARNING/</u>.



Think of your goals. Your future employers will consider what kind of degree you have earned. Knowing what you want to take away from college will help you narrow your school choices.

You and your parents will have to make your school decision based on lots of things — how much it costs, how good an education it offers, how far away it is, etc.

You should find out everything you can about the schools that interest you. Check out their websites first, then go for a visit, preferably while classes are in session. Use the checklist at the end of *Getting In* as a guide.

Which college you choose will depend on how you answer questions such as:

- Do I want to be close to home?
- Do I want a greater variety of choices at a large university or the personal environment of a smaller school?
- Which school has the best program for my major?
- Do I want to start off at a community college to get the basics out of the way first?
- How much can my family and I afford to spend on my education?
- How safe will I be on campus? (Ask the school for a copy of its campus security report.)

Туре	Program Length	Description
Certificate	6–18 months	Nondegree programs usually in a vocational or technical area.
Diploma	15 months-2 years	Nondegree programs usually in a vocational or technical area.
Associate's Degree	2–3 years	 (1) Associate in applied science (AAS) and associate of applied technology (AAT) degrees in technological and vocational majors. These usually won't transfer toward a four-year degree. (2) Associate of arts (AA) or associate of science (AS) degrees in non vocational and vocational areas. These will usually transfer to four-year colleges and can be applied toward a bachelor's degree.
Bachelor's Degree	4–5 years	The most common are the bachelor of arts (BA) and the bachelor of science (BS).
Master's Degree	Bachelor's degree plus at least 1 year	A master's is typically the first graduate degree you can earn after a bachelor's. Many public school teachers have a master's degree.
Doctoral Degree	Bachelor's degree plus at least 3 years	Programs usually consist of course work, independent research and dissertation or other formal presentation.
Professional Degree	6 or more years (including at least 2 years of college for entrance)	These include degrees in law, medicine, pharmacy and theology/divinity.







Military options



Maybe you want to serve your country in the military. That doesn't mean you can't get a higher education. All branches of the military have programs to help men and women serving their country go to college before joining the service, while they're in the service and after they leave the service. Most also offer programs that can help your spouse and children pay for their college education.

The National Guard and the Reserves also provide financial aid to help their members further their education.

Your options range from the highly competitive service academies to Reserve Officer Training Corps (ROTC) programs that prepare you to enter your chosen branch of service as an officer to courses offered on and off base where you're stationed.

Many colleges will accept part of your military training for credit with their academic programs, too.

If you think the military might be the path for you, talk with your parents, your counselor and a recruiter to find out what your options are. You can also check the financial aid programs section of Chapter 2 to learn more about ROTC programs and Alabama National Guard programs. More information about these programs can be found in *Affording Higher Education*, another online book from KHEAA–Alabama.

SELECTIVE SERVICE — IT'S THE LAW

All men residing in the United State between the ages of 18 and 25 are required to register with Selective Service.

Registering with Selective Service does not mean you are joining the military. If there is a crisis requiring a draft, men would be selected by random lottery and year of birth. They would be examined by the military to determine if they are fit for service.

In Alabama, you can register with the Selective Service System when you apply to obtain or renew your driver's license. You can also register at the post office or online at <u>www.sss.gov/</u> <u>Home/Registration</u>.

Failure to register can result in a \$250,000 fine or jail time — so be sure to sign up within 30 days of turning 18.



Test time

Tests: you may not care for them, but you'll probably have to take one to get into college. Chapter 3 lists many of the schools in Alabama and which tests they require.

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Entrance/placement tests: The ACT and SAT are the twin titans of college entrance exams. Nearly all of Alabama's public universities and four-year private colleges require that you take one of them.

The **SAT** tests math, reading and writing/language. A written essay is optional. SAT Subject Tests are one-hour tests in specific subjects. Check with the school you plan to attend to see if any are required. For more information or to register online, visit www.collegeboard.org.

The **ACT** tests English, math, reading and science, plus an optional writing test. For more information or to register online, visit <u>www.actstudent.org.</u>

Tests for college credit: You can do some things before or during college that will give you a head start. Advanced Placement (AP), Cambridge Advanced International (CAI) and International Baccalaureate (IB) can help you earn college credit before you reach campus. Visit www.collegeboard.org for more information about AP tests. Check with both your school counselor and the colleges you are interested in attending for more information. The Alabama Department of Education offers AP courses online through ACCESS Distance Learning. To learn more about ACCESS, visit <u>http://accessdl.state.al.us/</u>. Visit <u>www.</u> <u>cambridgeinternational.org</u> for more information about CAI and <u>www.ibo.org</u> for more information about IB.

The **College Level Examination Program®** (**CLEP®**), which offers tests for many subjects taken during the first two years of college, lets you get credit for or get out of taking undergraduate courses. Visit <u>www.collegeboard.org</u> for more information.

Dual credit courses are offered by colleges and let you earn both high school and college credit. Check with nearby colleges to see if they offer dual credit programs.

Preparing for the ACT and SAT

- Take online practice tests on the SAT and ACT websites or buy practice tests for use at home. The SAT works with the Khan Academy to provide free online test prep. Visit <u>www.khanacademy.org/sat.</u>
- Some high schools and colleges offer ACT/SAT prep classes for free or a small fee. These could help you familiarize yourself with the sections and directions.
- Get plenty of rest the night before the test and eat a good breakfast that morning.
- Remember to take No. 2 pencils, a calculator and a photo ID.



Test dates

Entrance / Placement Tests

Test	Test	Registration	Late	Registration
Name	Date	Deadline	Registration ¹	Fee ²
ACT	Saturdays [:] December 8, 2018 February 9, 2019 April 13, 2019* June 8, 2019* July 13, 2019*	November 2, 2018 January 11, 2019 March 8, 2019 May 3, 2019 June 14, 2019	November 3-19, 2018 January 12-18, 2019 March 9-25, 2019 May 4-20, 2019 June 15-24, 2019	\$46.00 – ACT (no writing) \$62.50 – ACT (plus writing) Late registration fee: Additional \$29.50 Check www.actstudent.org to confirm fees and dates
SAT Reasoning and SAT Subject Tests	Saturdays ³ : November 3, 2018* December 1, 2018* March 9, 2019 May 4, 2019* June 1, 2019*	October 5, 2018 November 2, 2018 February 8, 2019 April 5, 2019 May 3, 2019	October 24, 2018 November 20, 2018 February 27, 2019 April 24, 2019 May 22, 2019	 \$46 - SAT (no essay) \$60 - SAT (with essay) \$26 - Subject Test registration +\$26 Language with Listening Tests (per test)⁴ +\$21 All other Subject Tests (per test)
SAT Reasoning only	March 9, 2019	February 8, 2019		Late registration fee: Additional \$29

Tests for College Credits Entrance / Placement Tests

Test Name	Test Date	Registration Deadline	Late Registration ¹	Registration Fee ²
ΑΡ	Monday-Friday⁵: May 6–10, 2019 May 13–17 , 2018 Different subject each day, a.m. and p.m.	Check with your counselor before March 30	Check with your counselor	\$94 with \$32 fee reduction for low income students
IB	External examinations for candidates for the IB diploma are given in May and November	Check with your counselor	Check with your counselor	Check with your counselor

¹ Additional fee required.

² Subject to change. Check websites for current fees. See your counselor for information about fee waivers for students from low income families.

- ³ Sunday administrations usually occur the day after each Saturday test date for students who cannot test on Saturday due to religious observance.
- ⁴ Language tests with listening are offered in November only.
- ⁵ Students who want to take exams scheduled for the same time slot should ask their AP coordinator to call AP Services at 609.771.7300 about taking one of the exams on an alternate date.









Athletic considerations

If you plan to play intercollegiate sports, you need to make sure you meet the requirements. The requirements differ depending on the college's affiliation: the National Collegiate Athletic Association (NCAA), the National Association of Intercollegiate Athletics (NAIA) or the National Junior College Athletic Association (NJCAA).

The following information is a general guide. For more detailed information, visit <u>www.ncaa.org</u>, <u>www.naia.org</u> or <u>www.njcaa.org</u>.

NCAA

The NCAA has three divisions, and the requirements differ depending on which division the school belongs to.

Athletes attending a Division I or Division II school must register with the NCAA Eligibility Center at <u>www.eligibilitycenter.org</u>. At that site you and your high school can establish whether you're eligible. That's also the site you need to visit to see your high school's core courses.

Core courses are those that have content at or above your high school's regular content level. Only the core courses on the NCAA list can be used to figure your core course GPA.

In addition to your GPA, you'll have to have certain scores on the ACT or SAT. To make sure the NCAA gets your test scores, enter the NCAA Eligibility Center code of 9999 when you register for each test.

For Division I and II athletes, your ACT and SAT scores are combined scores. That means you add the score in each subtest to arrive at a combined score. You can use your best subtest score from several tests. Let's say you take the ACT three times, with the following subtest scores:

Test	English	Math	Reading	Science
1	20	21	19	22
2	22	19	22	21
3	20	20	18	23

You count the best score from each subtest, so you take the 22 from English on test 2, the 21 from math (test 1),



the 22 from reading (test 2) and the 23 from science (test 3). You add those together to get a combined score of 88.

If you've been home schooled, you must also register at eligibilitycenter.org and meet the same requirements as other student athletes. After you register, look under the "Resources" tab for more information.

If you have a GED, you should contact the Eligibility Center for more information.

NCAA Division III schools don't give athletic scholarships. If you want to play sports at a Division III school, contact the school to find out its policies.

NAIA

The NAIA requires high school graduates who want to participate in sports to meet two of the following requirements:

- Have at least an 18 ACT or 940 SAT score (math and evidence based reading and writing)
- Have at least a 2.0 high school GPA.
- Graduate in the top half of their high school class.

Home school students must have at least a 20 ACT or 1030 SAT composite score. However, if your home school program meets Alabama's requirements and you don't get the required test scores, you can request a waiver.

GED graduates must also meet the 18 ACT or 940 SAT requirements.











NJCAA

To be eligible to play sports at an NJCAA school, you must have earned a high school diploma or a GED. A home school student should contact the college about being certified as eligible to participate in athletics.

Remember: The information on this page relates only to becoming eligible for your first year of intercollegiate sports. After you begin playing, you must meet other requirements to keep your eligibility.

	Division I Guidelines	Division II Guidelines
General Eligibility	High school graduate who has completed 16 high school core courses with at least at 2.3 GPA in core courses and a SAT/ACT score that matches your core course GPA on the Division I sliding scale. Ten core courses, with at least seven in English, math or science, must be completed before you start your seventh semester	High school graduate who has completed 16 high school core courses with at least at 2.0 GPA in core courses and earned combined SAT score of 820 or ACT sum score of 68
Core Courses		
English	4 years	3 years
Mathematics	3 years, Algebra I or higher	2 years, Algebra I or higher
Natural or Physical Science	2 years, including 1 year of lab science if offered	2 years, including 1 year of lab science if offered
Social Science	2 years	2 years
Additional	1 year of English, math or natural or physical science; and 4 years of English, math, natural or physical science, social science, foreign language, comparative religion or philosophy	3 years of English, math or natural or physical science; and 4 years of English, math, natural or physical science, social science, foreign language, comparative religion or philosophy









Getting admitted

After you've picked the schools you're interested in, you apply for admission. Most schools prefer that you submit an online application, but some may offer a paper version. Most of it is straightforward — personal information, grades and test scores. Make sure the school has your results. It's up to you to take the correct tests and see that the results have been reported.

Pay attention to deadlines for admissions, financial aid and, if you plan to live on campus, housing. Find out about deposits, orientation and registering for classes.

Admissions essays

Some colleges require an admissions essay. A good essay can make the difference between being admitted or not and may affect how much student aid you receive.

"We look for a nicely polished essay," one admissions counselor at a private university said. "Use proper punctuation and capitalization. Reading your essay out loud is a great way to catch awkwardly worded sentences that might make your essay seem lackluster."

Have a teacher read over the essay. Don't let your parents write the essay for you: the school will know if you didn't write it yourself.

"It doesn't have to be a traditional essay," the counselor added. "Some of the best I've read have been poems, song lyrics and fake interviews with famous people."

If you want to be nontraditional, make sure it's okay with the school.

Most schools have broad essay topics so you can be creative. They want to know about an experience that has influenced your life or a role model whom you look up to. Writing about how you overcame adversity in school or athletics is overdone.

"The essay is our way to get to know you, so if you're a musician and feel more comfortable writing song lyrics, then use those in your essay," she said. "If you're the comedian of your group, make me laugh at my desk while reading your essay. The best way to stand out is to show your genuine personality and true writing style."

Some Alabama colleges participate in the Common Application process. You fill out one application, write one essay and provide one résumé and one letter of recommendation. Then you decide which colleges you want the information sent to.

Above all, follow directions when you write your essay. Not doing so may keep you out of the school you really like.

Admissions options

Some colleges offer early decision or early action options.

In early decision, you make a commitment to enroll in a school if you're admitted. You withdraw all other applications and make a nonrefundable deposit. One disadvantage to early decision is that it may mean you don't have any leverage if you appeal your financial aid package.

With early action, you apply to your preferred school and receive a decision before the normal response date.

After you've been accepted by a college, notify the school of your decision and let the other schools you've applied to know you won't attend. If you have questions or don't understand something, ask your parents, counselor or the admissions staff.





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Picking a major

If you're not sure what to major in when you reach college, you're not alone. Some experts say as many as 80 percent of all incoming freshmen haven't decided on a major and that more than half of all freshmen will change majors at least once.

When you're thinking about picking a major, consider:

- What you like to do.
- What you do well.
- What kind of growth is expected in the fields you're considering.
- How long it will take to finish your education two years, four years or longer.

Most decisions in life involve tradeoffs. Would you rather earn a high salary doing something that really doesn't make you happy, or will you settle for lower pay and more happiness? How you answer such questions may affect what major you choose.

One way to get an idea of what majors might interest you is to study the catalogs in which colleges tell about the programs they offer. Most catalogs will include descriptions of the classes involved in each major, and most schools have their catalogs online.

Above all, keep an open mind. Something you didn't like in high school may fascinate you when you get to college.

If you pick a major and then decide it's not for you, you can switch. However, you might have to go longer to finish your degree if the courses you took for your old major don't count toward your new major. Talk with your advisor before you make the switch, though. He or she should be able to help ease the transition.

SREB's Electronic Campus

If the major you're interested in isn't offered at a public university in Alabama, you may be able to pay in state tuition at an out of state school through the Academic Common Market. ALABAMA, ARKANSAS, DELAWARE, GEORGIA, KENTUCKY, LOUISIANA. MARYLAND. MISSISSIPPI. OKLAHOMA. SOUTH CAROLINA, TENNESSEE, VIRGINIA and WEST **VIRGINIA** participate at the undergraduate and graduate level. FLORIDA and TEXAS participate at the graduate level. For information about and certification for the Academic Common Market, write to the Alabama Commission on Higher Education, P.O. Box 302000, Montgomery, AL 36130 2000; call (334) 242-2209; or visit https://www.sreb.org/overview /academic common market





What to expect

UNDERSTANDING YOUR CLASS SCHEDULE

Every school has its own system of showing a class schedule. The sample schedule below shows the information included on most schedules. This student is taking 14 credit hours; 12 hours is generally considered full-time for an undergraduate.

When you plan your schedule, you need to consider travel time between buildings. On a small campus, that's no problem. On a large campus, though, travel time may be important.



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Complete at least 15 credits a semester

Know the courses you need to graduate and meet with your advisor to map out a plan to earn your degree on time. Try to schedule your core classes first so you don't lose time if you decide to switch majors.

- You'll save money, since taking 15 credits costs the same as taking 12 credits at most colleges.
- You're more likely to graduate on time and enter the workforce sooner.
- You'll avoid the cost of an extra year, which could save you thousands of dollars.





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Moving on

TRANSFERRING BETWEEN COLLEGES

Let's say you start off at an Alabama public college with plans to transfer to another one. Your big question: "Will my credits transfer?"

Yes, they will — if you follow the guidelines of the Alabama Articulation and General Studies Committee (AGSC) and the STARS Computer Advising System, a web based database at <u>http://stars.troy.edu</u> that provides AGSC transfer information.

AGSC Semester Hour Distribution for Requirements for Alabama Public Colleges

Area	General Studies	Semester Hours
I	Written Composition	6
II	Humanities and Fine Arts	12
III	Natural Sciences and Mathematics	11–12
IV	History and Social and Behavioral Sciences	12
V	Professional, Pre Major and Elective Courses	19–23

AGSC has established credit hour distribution requirements for freshman/sophomore general studies that are accepted by every public college and university in the state. The chart below shows how many credit hours you must earn in each of five areas in order to satisfy the general studies requirements at Alabama public universities. The requirements are explained in more detail at http://stars.troy.edu/areas_I-V.html.

Even better are the transfer templates for many majors. A template lists all courses for a particular major and specifies what courses to take the first two years. Following this template guarantees that your credits will be accepted and applied toward your degree by the school you transfer to. If your major has a template, you and your advisor should have no trouble deciding what classes to take before you transfer. A list of majors with pre approved templates can be found at <u>http://stars.troy.edu/ratified_templates.html</u>. To learn more about the requirements for your major, consult a college catalog or your advisor.

Keep in mind — completing these courses does not guarantee that you will be accepted at another school or, if you are accepted, that you'll be admitted to that major. Students are encouraged to choose a major early and stay with it. Changing majors may require you to go back to pick up needed requirements.

For more information about transfer or to get a personalized transfer guide visit the STARS website at <u>http://stars.troy.edu/get_the_guide.html</u> or call (334) 670-3690.

OTHER TRANSFERS

DO NOT rely on AGSC guidelines if you're transferring from an Alabama public college to an Alabama private college or to an out-of-state school. The AGSC guidelines are for transfers between Alabama public colleges only.

If you're planning to transfer out of state or to an in state private college:

- Consult an advisor at the college where you plan to complete your degree.
- Find out that school's transfer requirements.
- Give this information to your advisor at your first school.

The advisor at your first school will then be able to help you pick courses that will transfer, but *it's your responsibility* to make sure your advisor gets this information.