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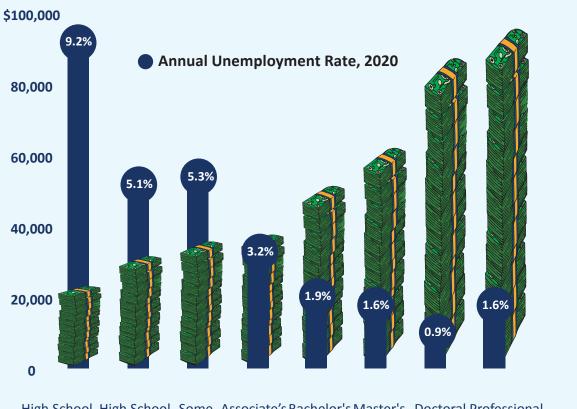
Chapter 1 provides general information and guidelines you'll need to begin planning for education or vocational training after high school. It includes tests you need to take to be eligible and advice on which type of school is right for you.



IT'S YOUR LIFE

In Alabama, someone with a bachelor's degree will make an average of \$19,800 more each year than someone with just a high school diploma. Over a 40-year working lifetime, that's an additional...

MEDIAN EARNINGS AND UNEMPLOYMENT RATE BY EDUCATIONAL LEVEL IN ALABAMA



High School, High School Some Associate's Bachelor's Master's Doctoral Professional No Diploma Graduate College Degree Degree Degree Degree Degree \$22,395 \$30,846 \$34,997 \$36,935 \$50,643 \$61,346 \$86,623 \$94,904

ALABAMA INCOME BY EDUCATIONAL ATTAINMENT. FOR PEOPLE 25 AND OLDER. SOURCE: 2019 AMERICAN COMMUNITY SURVEY, U.S. CENSUS BUREAU, FEBRUARY 2021

This graph gives the 2019 median earnings of people in Alabama over age 25 who worked year round at a full-time job, based on their level of education, compared to the unemployment rate for each level of eduction. 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.

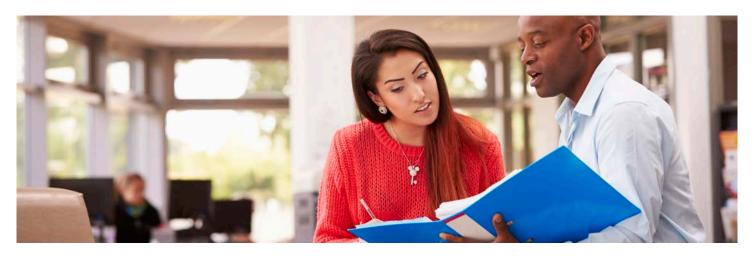
COLLEGE MYTHS

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 too Much 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.



LET'S TAKE A CLOSER LOOK AT THESE MYTHS

MYTH NO. 1:

College or technical training can be expensive, but you may not have to pay the whole costs. There are student aid programs that can help you pay for your education. In Chapter 2 of *Getting In*, you'll learn about applying for student aid and about some of the more common financial aid programs.

You can also do some comparison shopping to find a school that costs less but offers the program or major you're interested in.

Colleges and trade schools don't cost the same. If you're not set on attending a certain school, check out several schools that offer what you want. You can find out how much each school will cost and what kind of student aid it offers.

If you're looking at a four-year degree, you don't have to start at a four-year school. You can start at a community college to get your basic classes out of the way, then transfer to finish your bachelor's degree.

After you have the facts you need, you can make the choice that is right for you and your family.

MYTH NO. 2:

Some people do end up owing a lot in student loans. But that doesn't mean all students do. Whether you do will depend on several things: the school and career you choose and whether you make wise choices while in college.

When it comes to careers, find out what the average salary is for the job you want. You don't want your student loan payments to be more than 10 percent of your salary before taxes and deductions. If you make \$4,000 a month, your student loan payment shouldn't be more than \$400.

One thing that hurts many people with student loans is that they drop out before they finish their studies. They usually have to settle for lower-paying jobs, which means more of their salary goes to student loans.

Keep track of how much you owe in student loans. And only borrow what you need. If a school's financial aid package includes \$5,000 in loans but you only need \$3,000, don't borrow \$5,000.

Explore your options, finish your degree, know what you owe.

COLLEGE TALK

WHAT KIND OF SCHOOL DO YOU WANT TO ATTEND? REVIEW THESE AND YOU DECIDE!

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 locations other than their main campus. Your counselor will be able to tell you about campuses in your area.

Public universities: Generally, these offer more majors. All offer undergraduate and graduate degrees, and some offer professional degrees in medicine, dentistry, law or other fields. Some also offer associate's degrees.

You're more likely to have larger classes at public universities, as well as introductory classes taught by graduate students. Your on-campus social and leadership opportunities may be greater because there are more organizations.



and technical colleges. One leads to an associate's degree that prepares you for transferring to a four-year school. Others prepare you for entering the workforce. These can take several months to two years to complete.

These colleges are normally the least expensive higher education option. You can usually find a two-year school near you, so you can save money by living at home.

Career or technical schools:

Trade schools are also called career, technical and proprietary schools. They are privately owned. Some schools offer only one area of study; others offer programs in several areas. They often cost more than public schools. If you're thinking about one of these schools, make sure it's accredited and find out if its credits will 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 https://aptv.org/education/american-graduate/.

Some schools offer classes at locations other than their main campus, meaning you may find some offered where you live. Check with the college for more information.

Private colleges and

universities: Private schools usually have smaller classes and greater access to faculty.

These schools offer bachelor's degrees but may also offer associate's and graduate degrees. Some have joint programs with larger universities in specialized fields. Private schools generally cost more than public universities, but financial aid can help with the costs.

Public two-year colleges:

Because they're usually smaller than public universities, you may have a greater chance to participate in sports, music and other activities. You can follow several paths at the state's community



COLLEGE TALK

THINK OF YOUR GOALS. 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 a school 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 questions such as:

- Do I want to be close to home?
- Do I prefer a large or small school?
- What school has the best program in the major I'm interested in?
- Do I want to start off at a community college first?
- How much will it cost?

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	2.2 voors	(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.
	2-3 years	(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	Includes both 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. If you have any friends already in the military, ask their advice, too.

You can also check out <u>Chapter 2</u> 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.

MEN: REGISTER FOR SELECTIVE SERVICE

All men between the ages of 18 and 25 residing in the United States 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 www.sss.gov/Home/Registration.

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.

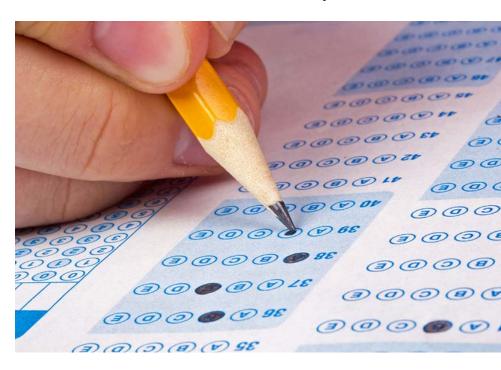
ADSTANME

TESTS: 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.

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** consists of two sections, math and evidenced-based reading and writing. For more information or to register online, visit www.collegeboard.org.

The **ACT** tests English, math, reading and science reasoning, plus an optional writing test. Visit www.actstudent.org for more information.



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 www.khanacademy.org/sat.
- 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.

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 info 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 http://accessdl.state.al.us/.

Visit <u>www.cambridgeinternational.org</u> and <u>www.ibo.org</u> for more information.

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 www.collegeboard.org.

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.

TEST DATES

ENTRANCE / PLACEMENT TESTS

Test Name	Test Date	Registration Deadline	Late Registration ¹	Registration Fee ²
ACT	Saturdays: Dec. 11, 2021 Feb. 5, 2022 April 9, 2022 June 11, 2022 July 16, 2022	Nov. 5, 2021 Jan. 7, 2022 March 12, 2022 May 6, 2022 June 10, 2022	Nov. 7–20, 2021 Jan. 8–14, 2022 March 5–8, 2022 May 7–20, 2022 June 11–24, 2022	\$55.00 — ACT (no writing) \$70.00 — ACT (plus writing) Late registration fee: Additional \$35.00 Check www.act.org
SAT Reasoning and SAT Subject Tests	Saturdays ³ : Nov. 6, 2021* Dec. 4, 2021* March 12, 2022 May 7, 2022* June 4, 2022*	Oct. 8, 2021 Nov. 4, 2021 Feb.11, 2022 April 8, 2022 May 5, 2022	Oct. 26, 2021 Nov. 23, 2021 March 1, 2022 April 26, 2022 May 25, 2022	\$52 — SAT (with essay) Late registration fee: Additional \$30

TESTS FOR COLLEGE CREDITS

Test Name	Test Date	Registration Deadline	Late Registration ¹	Registration Fee ²
АР	Monday-Friday ⁵ : May 2-13, 2022 Different subject each day, a.m. and p.m.	Check with your counselor before March 30	Check with your counselor	\$95 with \$33 fee reduction for low-income students
IB	External examinations or 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.

ATHIRDIC GUIDD

If you plan to play intercollegiate sports, you need to make sure you're eligible. 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 www.ncaa.org, www.naia.org or www.njcaa.org.



NCAA

The NCAA has three divisions, and requirements differ by division.

Athletes attending a Division I or Division II school must register with the NCAA Eligibility Center at www.eligibilitycenter.org. 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. 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

To count the best score from each subtest, 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.

Home-schooled students must register at the Eligibility Center 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, you should contact the school to find out what its policies are.

NAIA

Every student-athlete must register with the NAIA Eligibility Center at https://play.mynaia.org/ to play sports at an NAIA college or university.

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

- 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-schooled students must have at least an 20 ACT or 1040 SAT composite score. If you don't have the required scores, you can request a waiver from the NAIA Home School Committee.

NJCAA

To play sports at an NJCAA school, you must have a high school diploma or a GED. A Home-schooled students should contact the college about being certified to participate in athletics.

Remember: This information only applies 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 2.2 GPA in core courses and an SAT-ACT score matching your core-course GPA on the Division II sliding scale.		
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

When you've picked the schools that interest you, it's time to apply. Most schools require students to apply online. Most applications are straightforward — personal information, grades and test scores. It's up to you to take the correct tests and have them reported to the school.

Check with your counselor and find out when most Alabama colleges offer a free application week. The Alabama Possible website has more information for students and parents.

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

ADMISSIONS ESSAYS

Some colleges require an admissions essay. It not only helps you get admitted; it can sometimes help you get more student aid.

"The first thing I check for is whether or not they proofread," one admissions counselor at a private university said. "After that, I want to see flow of thought. Can they communicate their thoughts in a way that is concise, while giving us a view into their world?"

Read your essay out loud to catch awkwardly worded sentences. Ask a teacher to read the essay. Don't have someone else write it for you: most schools will figure that out.

"I look for creativity that showcases a student's personality but also gives insight into their grit and perseverance," another counselor said.

One suggestion: Writing about how you overcame adversity in school or athletics is overdone.



"I look for creativity that showcases a student's personality,"

Admissions counselor

Try to grab your reader's attention early in the essay. Be sure to stay on topic and don't add sidebars that don't add to the overall meaning of the essay.

"I love an interesting first line," one counselor said, adding, "A longer essay doesn't always mean a better essay."

Many U.S. 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.

Some colleges offer early decision or early action options.

In early decision, you commit to enrolling in the school if you're admitted. You make a nonrefundable deposit and withdraw applications from other school.

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

After you've decided on your college, let the school know and tell the other schools you've applied to that you won't attend. If you have questions or don't understand something, ask your parents, counselor or the admissions staff.

PICKING A MAJOR

If you're not sure what to major in, don't worry. Many student haven't decided, and many students change their minds.

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.

Most decisions involve trade-offs. Do you want to make a lot of money even if you don't like your job, or would you rather be happier and make less? Your answer may affect what major you choose.

If you're not sure what you want to study, check school catalogs to get an idea of what majors involve. You might find what you're looking for.

Most colleges require general studies, although they use different names for those requirements. General studies usually include:

- Oral and written communication.
- History.
- Natural sciences, such as biology, chemistry and physics.
- Social sciences, such as economics, political science and sociology.
- Mathematics or logic.
- Arts and humanities, such as literature, theater or music.
- Foreign language.

You shouldn't think of these courses as burdens but as opportunities. They let you learn about different subjects, and you may just learn what you want to do in life. You can also use general courses to broaden your experience. Instead of taking U.S. literature, take a course like French literature in translation. At large schools, you may have a professor as an instructor, not a graduate student.

If you change your mind about your major, you can switch. If you switch early in your college career, you shouldn't have many problems. Talk with your advisor to make the change easier.

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/node/1647.





KHEAA–Alabama Getting In 2021–22

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.

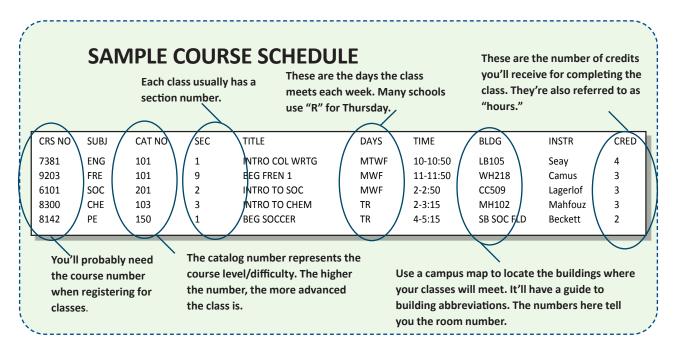


GRADUATE ON TIME!

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.



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?"

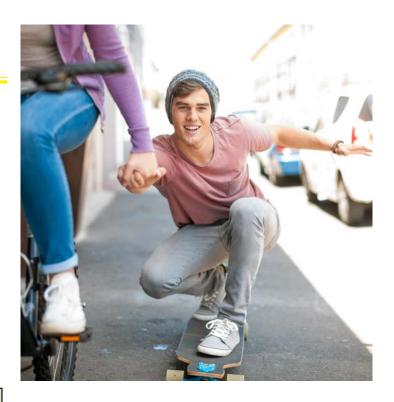
Yes, they will — if you follow the guidelines of the Alabama Articulation and General Studies Committee (AGSC) and the STARS Computer Advising System, a web based database at http://stars.troy.edu that provides AGSC transfer information.

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.

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	

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. Check http://stars.troy.edu/ratified_templates.html for a list of majors with pre-approved templates. 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 http://stars.troy.edu/get_the_guide.html 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.