Chapter 1
College Planning
In Kentucky, someone with a bachelor’s degree will make an average of $16,879 more each year than someone with just a high school diploma. Over a 40-year working lifetime, that’s an extra $675,160. **Getting In** will help you pick the best route to reach your educational and financial goals.

This graph gives the 2017 median earnings of people in Kentucky 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 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.

How a college degree can stack up in cash

Kentucky income by educational attainment. For people 25 and older.


- High School, No Diploma: $21,842
- High School Graduate: $30,002
- Some College: $33,378
- Associate’s Degree: $36,266
- Bachelor’s Degree: $46,881
- Master’s Degree: $61,216
- Doctoral Degree: $82,529
- Professional Degree: $87,247

Annual unemployment rate, 2017:
- High School, No Diploma: 9.6%
- High School Graduate: 5.2%
- Some College: 4.0%
- Associate’s Degree: 2.9%
- Bachelor’s Degree: 2.2%
- Master’s Degree: 1.8%
- Doctoral Degree: 1.4%
- Professional Degree: 1.0%
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.

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.

You have options if you want a four-year degree.

Option A might be going to a four-year school right out of high school. But if you decide the cost is too much for you, that doesn’t mean you 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 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.

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 percent of your monthly income.

Students receiving an earned bachelor’s degrees from a Kentucky public or private, nonprofit college in 2017 have average postsecondary student loan debt of $28,447*. Monthly loan payments on this amount would be about $327 (10 years at 6.75 percent interest), which is 8.4% of the average annual salary for a Kentuckian with a bachelor’s degree ($46,881**).

The biggest problem with student loans 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, www.nslds.ed.gov.

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

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* The Institute for College Access and Success, Project on Student Debt.
Getting In Class of 2020

Planning for college

**Good grades are important**

Hopefully you’ve been making the best grades you can. If you haven’t, start now to show a college admissions officer you’ve begun to take education seriously. And don’t forget — making better grades will help you earn more through the Kentucky Educational Excellence Scholarship (KEES). For more about KEES, see page 26.

**You must take the right test for the school you want to attend**

Different schools require different tests for admission. Four-year colleges and universities generally require the ACT or SAT. The state’s two-year colleges require the ACT or other placement test. Technical schools may require the ACT or some other test. Check the school listings in Chapter 3. For more about these exams, see pages 6–7.

**Using your Individual Learning Plan (ILP)**

The Kentucky Department of Education provides an ILP for public school students to use. The ILP is a great tool to start planning for your career, college and financial aid options after high school.

**Exploring careers is easy and fun**

Talk with people who work in careers that interest you. Ask them if they’d recommend the school they went to. Perhaps they’d even let you shadow them for a day to see what the career is really like.

**Kentucky offers a wide variety of college options**

Kentucky offers four-year public and private colleges and universities, two-year community and technical colleges, technical schools and online programs. That means you can find the right school for you.

**Financial aid is available to help you pay for college**

Although cost is an important consideration, don’t let it stop you. Submit the Free Application for Federal Student Aid (FAFSA) as soon as you can starting October 1 of your senior year to qualify for the most financial aid.

**You can combine the military with college**

All branches of the military have programs to help men and women serving their country get a college education. Most also offer programs that can help your spouse and children pay for college.

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 be an officer, to courses offered on and off base where you’re stationed.

If you think the military and college might be the path for you, talk with your parents, your counselor and a recruiter about your options.

See Chapter 2 to learn more about ROTC programs and Kentucky National Guard programs. You can find more information in Affording Higher Education, another KHEAA book your counselor and library should have.

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**MILITARY CONSIDERATIONS**

**SELECTIVE SERVICE — IT’S THE LAW**

All men between the ages of 18 and 25 who reside in the United State 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 Kentucky, you can register with Selective Service 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.

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.
Choosing the right school

Which college you choose will depend on how you answer 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 at a community college to get the basics out of the way first?
- How much will it cost?

No matter what your answer, you can find a school that fits you.

Here are brief, general descriptions of the different types of colleges.

Public universities: Generally, these provide the greatest variety of programs. 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. You’re also more likely to have introductory classes taught by graduate students. Your on-campus social and leadership opportunities may be greater because there are more organizations.

Private colleges and universities: If you like smaller classes and greater access to faculty, you might want to consider a private school.

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

Because they’re usually smaller than public universities, you may have a greater chance to participate in sports, music and other activities.

Public two-year colleges: You can follow several paths at the state’s community and technical colleges. One leads to an associate’s degree that prepares you for transferring to a four-year school. Other paths prepare you for entering the workforce. These can take several months to two years to complete.

Public two-year 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 and technical schools: Career and technical schools, more properly called proprietary 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: Distance learning lets you take courses and even earn degrees without the traditional on-campus experience. The term includes courses and degrees offered through television, correspondence and the Internet.

You can find a catalog of Kentucky online degree programs at https://www.nc-sara.org/states/KY.

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.

Some schools use enrollment contracts to explain what you can expect the school to give you for your money. Read the contract carefully before you sign it. School representatives may promise you things that aren’t in the contract, such as help finding a job. If they do, ask them to add the promise to the contract and sign and date it. A promise is usually not enforceable in court unless it’s in writing.
Entrance/placement tests: Most four-year colleges in Kentucky require the ACT or SAT. One good thing about taking the ACT or SAT is that you can earn a KEES bonus if your score is high enough. Remember: The bonus is based on the highest composite score you get on a test you take before you graduate.

The SAT consists of two sections, math and evidenced-based reading and writing. It also has an optional essay. Check with colleges to see if the essay is required or recommended. The SAT Subject Tests consist of one-hour exams in specific subject areas. For more information, visit https://collegereadiness.collegeboard.org/sat.

The ACT has sections on English, math, reading and science reasoning, plus an optional writing test. For more information, visit www.actstudent.org.

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. Visit www.cambridgeinternational.org for more information about CAI and www.ibo.org 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 www.collegeboard.org 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 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.
## National test dates

### Entrance/placement tests

<table>
<thead>
<tr>
<th>Test Name</th>
<th>Test Date</th>
<th>Registration Deadline</th>
<th>Late Registration¹</th>
<th>Registration Fee²</th>
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<td><strong>ACT</strong></td>
<td><strong>Saturdays</strong>:</td>
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<td>June 8, 2019</td>
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<td>July 13, 2019</td>
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<td>September 14, 2019*</td>
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<td>October 26, 2019*</td>
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<td>December 14, 2019*</td>
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<td>* Deadlines had not been set when this book went to press. Check <a href="http://www.act.org">www.act.org</a> for dates.</td>
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<td><strong>May 4–20, 2019</strong></td>
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<td>June 15–24, 2019*</td>
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<td><strong>$50.50 – ACT (no writing)</strong></td>
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<td><strong>$6700 – ACT (plus writing)</strong></td>
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<td>Late registration fee: Additional $30</td>
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<td>Check <a href="http://www.act.org">www.act.org</a> to confirm fees.</td>
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<td><strong>SAT Reasoning and SAT Subject Tests</strong></td>
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<td>August 24, 2019*</td>
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<td>October 5, 2019*</td>
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<td><strong>May 3, 2019</strong></td>
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<td>* Dates shown are anticipated dates for fall 2019 and spring 2020. Check <a href="http://www.collegeboard.org">www.collegeboard.org</a> for actual dates, fees and deadlines.</td>
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<td><strong>May 14–22, 2019</strong></td>
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<td>* Dates shown are anticipated dates for fall 2019 and spring 2020. Check <a href="http://www.collegeboard.org">www.collegeboard.org</a> for actual dates, fees and deadlines.</td>
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<td><strong>$47.50 – SAT (no essay)</strong></td>
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<td><strong>$64.50 – SAT (with essay)</strong></td>
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<td><strong>$26 – Subject Test registration</strong></td>
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<td>+$26 Language with Listening Tests (per test)</td>
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<td></td>
<td>+$22 All other Subject Tests (per test)</td>
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<td></td>
<td>Late registration fee: Additional $29</td>
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<tr>
<td><strong>SAT Reasoning only</strong></td>
<td><strong>March 14, 2020</strong></td>
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<td><strong>Tests for college credits</strong></td>
<td><strong>Monday-Friday⁴</strong>:</td>
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<td>May 4–8, 2020</td>
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<td>May 11–15, 2020</td>
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<td>Different subject each day, a.m. and p.m.</td>
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<td><strong>Check with your counselor before March 30</strong></td>
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<td><strong>$94 with $32 fee reduction for low-income students</strong></td>
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<td><strong>IB</strong></td>
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<td><strong>Check with your counselor</strong></td>
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<td><strong>Check with your counselor</strong></td>
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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.
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 athletes who will enroll in college after July 31, 2019. For more detailed information, visit www.ncaa.org, www.naia.org or www.njcaa.org.

**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 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.

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:

<table>
<thead>
<tr>
<th>Test</th>
<th>English</th>
<th>Math</th>
<th>Reading</th>
<th>Science</th>
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<tbody>
<tr>
<td>1</td>
<td>20</td>
<td>21</td>
<td>19</td>
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<td>3</td>
<td>20</td>
<td>20</td>
<td>18</td>
<td>23</td>
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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 www.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, you should contact the school to find out what its policies are.
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 970 SAT score, not including essay.
- 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 an 18 ACT or 950 SAT composite score. However, if your home school program meets Kentucky’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 950 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.
After you’ve picked the schools you’re interested in, you apply for admission. Most schools prefer students to apply online, but some may let you send in a paper application. 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 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. 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 Kentucky university said. “Use proper punctuation and capitalization. Reading your essay out loud is a great way to catch awkwardly worded sentences.”

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 Kentucky 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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**The Academic Common Market**
If the major you’re interested in isn’t offered at a public university in Kentucky, 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 levels. **Florida** and **Texas** participate at the graduate level. For more information, visit [http://cpe.ky.gov/acm/apply-acm.html](http://cpe.ky.gov/acm/apply-acm.html). You may also contact the Council on Postsecondary Education, 1024 Capital Center Drive, Suite 320, Frankfort, KY 40601; acmhelp@ky.gov; 502.892.3082.
Colleges will want a copy of your transcript, which shows all the classes you’ve taken during high school. It will also show your class rank and your GPA. Kentucky has adopted a uniform transcript that can be easily sent electronically to participating colleges and universities for free via the Kentucky eTranscript system. A sample transcript is shown below.

The **Weight** column shows how many points are awarded to the student based on the grade received in the class. For example, English I was worth 1 credit, and the student earned a B, which is worth 3.0 points.

The **weighted GPA** includes any extra points earned for AP, IB, or CAI classes. These classes get a higher weight because they are more difficult than a normal high school class.

The **cumulative GPA** is figured by adding the points for all years of school and dividing by the total number of credits attempted. This student had a 2.438 unweighted cumulative GPA (78.0 points divided by 32 credits) and a 2.484 weighted cumulative GPA (79.5 divided by 32) after three years of high school.
If you’re not sure what to major in when you reach college, don’t worry. Some experts advise against doing so. Plus, many students change their majors.

When you’re thinking about picking a major, consider such things as:
- 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 in life involve trade-offs. 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? Your answer may affect what major you choose.

One way to get an idea of what majors might interest you is to study the online catalogs in which colleges tell about their programs. Above all, keep an open mind. Something you didn’t like in high school may fascinate you when you get to college. Maybe the subject is presented differently; maybe you’ve changed.

Most colleges require students to take 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.

Schools require general studies so you become a more well-rounded person. But general studies also let you sample courses in different areas. You may end up choosing a major because one of your general studies courses spurred your interest in a field you hadn’t considered before. You can also use general courses to broaden your experience. Instead of taking U.S. history, take Latin American or Middle Eastern history. At larger universities, that may mean you’ll have a professor as a teacher, not a graduate student.

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 you switch early in your college career, you shouldn’t have many problems. Talk with your advisor before you make the switch. He or she should be able to help ease the transition.
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 usually considered full time for an undergraduate.

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

**SAMPLE COURSE SCHEDULE**

<table>
<thead>
<tr>
<th>CRS NO</th>
<th>SUBJ</th>
<th>CAT NO</th>
<th>SEC</th>
<th>TITLE</th>
<th>DAYS</th>
<th>TIME</th>
<th>BLDG</th>
<th>INSTR</th>
<th>CRED</th>
</tr>
</thead>
<tbody>
<tr>
<td>0738</td>
<td>SPAN</td>
<td>101</td>
<td>01</td>
<td>BEG SPAN I</td>
<td>MTWF</td>
<td>10-10:50</td>
<td>LB105</td>
<td>DIAZ</td>
<td>4.0</td>
</tr>
<tr>
<td>9203</td>
<td>ENGL</td>
<td>101</td>
<td>09</td>
<td>INTRO COL WRTG</td>
<td>MWF</td>
<td>11-11:50</td>
<td>WH218</td>
<td>JOHNSON</td>
<td>3.0</td>
</tr>
<tr>
<td>0610</td>
<td>HIST</td>
<td>201</td>
<td>02</td>
<td>US HIST I</td>
<td>MWF</td>
<td>2-2:50</td>
<td>CC509</td>
<td>HEDGEPETH</td>
<td>3.0</td>
</tr>
<tr>
<td>3300</td>
<td>BIOL</td>
<td>103</td>
<td>03</td>
<td>INTRO BIOL-LAB</td>
<td>TR</td>
<td>2-3:15</td>
<td>MH102</td>
<td>GARRETT</td>
<td>3.0</td>
</tr>
<tr>
<td>8143</td>
<td>HPER</td>
<td>150</td>
<td>01</td>
<td>BEG TENNIS</td>
<td>TR</td>
<td>4-5:15</td>
<td>S9 TN2</td>
<td>NEWMAN</td>
<td>1.0</td>
</tr>
</tbody>
</table>

You’ll probably need the course number when registering for classes.

The catalog number represents the course level/difficulty. The higher the first digit, the more advanced the class is.

Use a campus map to locate the buildings where your classes will meet. It’ll have a guide to building abbreviations. The numbers here tell you the room number.

**15 to Finish**

Graduate on time by completing at least 15 credits a semester, or 30 a year.

- You’ll save money, since taking 15 credits costs the same as taking 12 credits at most colleges.
- Meet with an advisor to map out your plan.
- Try to schedule your core classes first so you don’t lose time if you decide to switch majors.
- You’re more likely to graduate on time and enter the workforce sooner.

- You’ll maximize your KEES award. You can use it for eight semesters within five years of high school graduation.
- You’ll avoid the cost of an extra year, which could save you thousands of dollars.

Know the courses you need to graduate and meet with your advisor to map out a plan to earn your degree on time.
Many college students end up transferring. Some students plan it that way, going to a two-year school to complete their basics, then finishing up at a four-year school. Others find the school they chose really isn’t the best fit for them, or perhaps family circumstances changed. The first thing to remember is that not all credits and grades may transfer. This is especially true if you take classes at certain for-profit career and technical schools.

If you have additional questions, each college has a contact person who can answer your questions about transferring.

These tools can help answer your questions about transferring:


<table>
<thead>
<tr>
<th>Statewide Transfer Policy</th>
<th>Agreement¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Education Transfer Policy</strong></td>
<td>Guarantees that if you complete an associate in arts (AA) or associate in science (AS) degree at a Kentucky Community and Technical College System (KCTCS) school, any Kentucky public university will accept your general education credits as meeting lower-division general education requirements. The general education requirements covered in this policy may not meet requirements for specific majors. This means that while these credits will be accepted, they may not meet all the general education requirements of your specific degree program. The General Education Transfer Policy has three certification levels for general education, which certify your completion of the general education core (shown below) at one of the three levels:</td>
</tr>
<tr>
<td>Category certification — completed at least one but not all of the categories of the general education core requirements.</td>
<td></td>
</tr>
<tr>
<td>Core certified — completed all of the categories of the general education core requirements.</td>
<td></td>
</tr>
<tr>
<td>Full certified — completed all categories of the general education core requirements, plus any additional general education requirements of your current school.</td>
<td></td>
</tr>
<tr>
<td><strong>Applied Associate Transfer Policy</strong></td>
<td>Kentucky’s Applied Associate Transfer Policy guarantees that the general education courses you take as part of an applied associate in science (AAS) degree program will transfer and count toward the lower-division general education requirements of your transfer school. You will need to take additional courses (not included in your AAS program) to complete these requirements.</td>
</tr>
<tr>
<td><strong>Completer Degrees</strong></td>
<td>Allow students who complete an AA, AS or AAS to transfer credits to a bachelor’s degree program at a public university in Kentucky and to complete the program in close to the same number of credit hours as a student who began at the university.</td>
</tr>
</tbody>
</table>

¹ https://kctcs.edu/education-training/go2transfer/policies-agreements.aspx