



**gear<sup>up</sup> 4 advising**  
A GUIDE FOR SENIORS





This guide belongs to: \_\_\_\_\_

My destination after high school is:

- 4-year university     2-year college     Trade school/certificate  
 Military     Workforce

*You don't have to see the whole staircase, just take the first step.*

Dr. Martin Luther King, Jr.

# Congratulations! You're a senior! Now what?

You're beginning the final year of high school, transitioning into adulthood, and trying to decide what you want to do. It's an exciting time for sure, but it can also be a little scary – especially if you're not sure what you want to do once you graduate.

The great thing is, you're not alone on this journey. In addition to your school advisor and others who may be assisting you as you plan your post-high school path, your GEAR UP Kentucky advisor is here to help.

Your GEAR UP Kentucky advisor will work with you to determine what you need to do to get where you want to go. And if you don't know where you want to go or what you want to do, they can help you with that, too!

Please be sure to take advantage of the services and resources your GEAR UP Kentucky advisor offers! Your advisor is here to help you select and follow the best path for YOU.

**I don't want other people to decide who I am. I want to decide that for myself.**

Emma Watson

## TABLE OF CONTENTS

<b>GEAR UP Scholar Path Timelines</b> .....	<b>2-5</b>
Postsecondary Education .....	2
Military .....	3
Workforce .....	4
Exploratory .....	5
<b>GEAR UP Scholar</b> .....	<b>6-29</b>
Task List .....	6-8
College Application Basics .....	9-10
<i>Getting The Facts</i> .....	11
College Tracker .....	12
College Application Short List .....	13
Retaking Entrance Exams .....	14
SAT vs. ACT .....	15
<b>FINANCIAL AID</b> .....	<b>16-25</b>
Types of Financial Aid .....	16-18
KEES and Work Ready .....	19
FAFSA Information .....	20-24
Financial Aid Award Letters .....	25
<b>SCHOLARSHIPS</b> .....	<b>26-29</b>
About Scholarships .....	26
Writing a Personal Statement .....	27
Recommendation Request .....	28
Scholarship Tracker .....	29
<b>Military</b> .....	<b>30-35</b>
Task List .....	30-31
Enlisting and ROTC Option.....	32-33
ASVAB and MEPS.....	34-35
<b>Workforce</b> .....	<b>36-39</b>
Task List .....	36-37
Cover Letter and Resume.....	38-39
<b>Exploratory</b> .....	<b>40-41</b>
Task List .....	40
Finding Your Path.....	41
<b>Glossary</b> .....	<b>42-44</b>
<b>Final GEAR UP Checklist</b> .....	<b>45</b>

### GUIDE SYMBOL KEY

NOTE: Pages in this guide are marked with a symbol to help you find the information that relates to your post-high school plans. See the key below.



**GU SCHOLAR  
PATH**



**MILITARY  
PATH**



**WORKFORCE  
PATH**



**EXPLORATORY  
OPTION**

# GEAR UP Scholars Path Timeline

CREDENTIAL/DEGREE SOUGHT	August – September	October – November	December – January	February – March	April – May	
<b>Credential / Certificate / License</b>	<ul style="list-style-type: none"> <li>• KES/KHEAA</li> <li>• KHEAA acct. confirmation</li> <li>• College match &amp; fit</li> </ul>	<ul style="list-style-type: none"> <li>• Scholarship application &amp; research scholarships</li> <li>• CERT</li> </ul>	<ul style="list-style-type: none"> <li>• Resume development &amp; review <i>(major-specific &amp; desired career-specific)</i></li> </ul>		<ul style="list-style-type: none"> <li>• Housing deposit</li> <li>• Student orientation registration</li> <li>• Transportation</li> <li>• Parking fees</li> </ul>	
	◀ Scholarships ▶		◀ Placement Testing ▶			
	◀ College Applications ▶					
	◀ Review Award Letters/Admissions ▶					
	◀ Compare Awards ▶					
	◀ Verification ▶					
	◀ College Decision Days (Admissions Accept) ▶					
	◀ Interview/Career Coaching ▶					
<b>2-Year (Associate)</b>	<ul style="list-style-type: none"> <li>• Confirm KES/KHEAA</li> <li>• College match &amp; fit</li> </ul>	<ul style="list-style-type: none"> <li>• Scholarship application</li> <li>• FAFSA</li> <li>• ACT retake</li> <li>◀▶ CERT</li> </ul>	<ul style="list-style-type: none"> <li>• Resume development &amp; review <i>(major-specific &amp; desired career-specific)</i></li> </ul>		<ul style="list-style-type: none"> <li>• Housing deposit</li> <li>• Student orientation registration</li> <li>• Transportation</li> <li>• Parking fees</li> </ul>	
	◀ College Applications ▶			◀ Placement Testing ▶		
	◀ Review Award Letters/Admissions ▶					
	◀ Compare Awards ▶					
	◀ Verification ▶					
	◀ College Decision Days (Admissions Accept) ▶					
	◀ Interview/Career Coaching ▶					
	<b>4-Year (Bachelors)</b>	<ul style="list-style-type: none"> <li>• KES/KHEAA</li> <li>• College match &amp; fit</li> </ul>	<ul style="list-style-type: none"> <li>• Scholarship application</li> <li>• FAFSA</li> <li>• ACT retake</li> <li>CERT</li> </ul>	<ul style="list-style-type: none"> <li>• Resume &amp; cover letter development &amp; review <i>(major-specific &amp; desired career-specific)</i></li> </ul>		<ul style="list-style-type: none"> <li>• Housing deposit</li> <li>• Student orientation registration</li> <li>• Housing/meal plan application</li> <li>• Transportation</li> <li>• Parking fees</li> </ul>
◀ College Applications ▶			◀ Placement Testing ▶			
◀ Review Award Letters/Admissions ▶						
◀ Compare Awards ▶						
◀ Verification ▶						
◀ College Decision Days (Admissions Accept) ▶						
◀ Interview/Career Coaching ▶						

**When the right path reveals itself, take it.**

Cheryl Strayed

# Military Enlistment Path Timeline

ACTION STEPS	Fall	Winter	Spring	NOTES
Meet with GEAR UP DPM; explore enlistment, ROTC programs, officer candidate school (OCS)	August – October			If candidate chooses ROTC or OCS, see <i>4-Year Path</i>
Meet with non-enlisted or commissioned military professional to discuss options, career, etc.	August – October			As identified by students and directed by GEAR UP DPM
Schedule appointment with military recruiter	August – October			
Take or retake ASVAB	August – October		January – March	
Discuss delayed entry program	August – October			
Review ASVAB scores with GEAR UP DPM		December	January – March	As directed by recruiter or school
Schedule and complete requirements for Military Entrance Processing Station (MEPS)		December – February	March – May	As directed by recruiter
Meet with enlistment counselor to determine career prospects		December – February	March – May	As directed by recruiter
Take oath of enlistment			June	As directed by recruiter
Prepare for boot camp			April – May	

*Don't compare your beginning to someone else's middle.*

Tim Hiller

# Workforce Path Timeline

ACTION STEPS	Fall	Winter	Spring	NOTES
Research training required for field of interest				Add training to maximize income.
Research KCTCS options/ programs for jobs that require a license, degree, or credential (WorkReady scholarship)				If student chooses KCTCS program, see <i>Postsecondary Ed</i> timeline.
Find personal references				
Write/update resume & cover letter				
Job search – register for job search program, look for opening in your field of interest – KY Career Center, etc.				
Apply for career position				
Request letter of recommendation				As indicated by application
Inform GEAR UP DPM of job placement				As soon as you are hired
Update text-based services			May	Final APPS session with DPM
Other				

*Success is liking yourself, liking what you do, and liking how you do it.*

Maya Angelou

## Exploratory Option Timeline

ACTION STEPS	Fall	Winter	Spring	NOTES
Meet with GEAR UP DPM to review survey and determine path (Military, Workforce, GU Scholar)				This occurs with senior survey review first session.
Review ILP or whatever tool a school is using for college and career planning				This occurs in conjunction with first session in order to determine student interest and aspiration.
Review current grades and high school course completion				After survey review and along with ILP review. Once student selects GUS/MIL path, they will switch to that task list.
Take a career, skills, or interest survey				Occurs after first session if a path is not solidified. Will guide student to path.
FAFSA/FSAID completion				If student still has not selected a path, they will complete the FAFSA anyway.
Select final path				
Complete/revise resume & cover letter				If still Exploratory

I am not a product of my circumstances. I am a product of my decisions.

Stephen Covey



# GEAR UP SCHOOL EDUCATION PATH

## AUGUST-SEPTEMBER TASK LIST

### GET IT DONE (required)

- Complete Senior Survey.
- Register for FSA ID#.
- Gather the necessary documents to complete the FAFSA and attend all workshops/meetings.

### GO THE EXTRA MILE (optional)

- Register to take the ACT test again if necessary – talk to your GEAR UP advisor about creating a study plan.
- Begin researching colleges (if you haven't done this already).
- Visit a college campus or attend a college fair.
- Register for the ACT as early as possible and research testing dates.

## OCTOBER TASK LIST

### GET IT DONE (required)

- Complete the FAFSA beginning Oct. 1.
- Begin filling out college applications.
- Begin researching scholarship options (school-based and community); register for an account with Fastweb or other scholarship search engine.

### GO THE EXTRA MILE (optional)

- Continue prepping for the ACT.
- Start researching scholarships.
- Prep for the ACT if retaking.
- Create a budget for application fees.

## NOVEMBER TASK LIST

### GET IT DONE (required)

- Complete the FAFSA application (if you haven't done so already).
- Continue filling out college applications.
- Begin the scholarship application process.
- Identify teachers and community members to write letters of recommendation (scholarship app/college app).

### GO THE EXTRA MILE (optional)

- Register for the December ACT by the deadline. Ask your GEAR UP advisor for details.
- If you receive free/reduced price lunch, check with your counselor about college fee waivers.
- Participate in College Application event.

## DECEMBER TASK LIST

### GET IT DONE (required)

- Complete the FAFSA (if you haven't done so already).
- Research financial aid at the colleges you are interested in – complete any application processes.
- Continue college applications – **have one college application SUBMITTED by December 15.**
- Continue scholarship applications.

## JANUARY TASK LIST

### GET IT DONE (required)

- Complete the FAFSA (if you haven't done so already).
- Complete college financial aid documents as they come in.
- Have all college applications completed by the end of the month.
- Continue to search local scholarship opportunities – **have one scholarship application COMPLETED by December 15.**

### GO THE EXTRA MILE (optional)

- Register for the ACT by deadline. Ask your GEAR UP advisor for details.

## FEBRUARY TASK LIST

### GET IT DONE (required)

- Complete the FAFSA (if you haven't done so already).
- Interview a college professional.

### GO THE EXTRA MILE (optional)

- Register for the ACT by the registration deadline.
- Continue to prep for the ACT.
- Continue to seek out local scholarships.
- Take a second campus visit with a focus on campus resources.

## MARCH TASK LIST

### GET IT DONE (required)

- Complete the FAFSA (if you haven't done so already).
- Create a resume and cover letter.

### GO THE EXTRA MILE (optional)

- Take another campus visit to familiarize yourself.
- Talk with an alumnus or alumna from the institution you want to attend.

## APRIL/MAY TASK LIST

### GET IT DONE (required)

- Make your final decisions regarding college acceptance and complete all correspondence, including final awards letter.
- Complete your housing application and deposit, meal plan selection, parking permit, transportation confirmation, and other school requirements.
- Register for Freshman Orientation.
- Confirm college attendance with GEAR UP advisor.

### GO THE EXTRA MILE (optional)

- Continue prepping for ACT.
- Continue seeking out available local scholarships.
- Research and study for CLEP and placement exams.



Here is a quick rundown of what to expect as you start filling out college applications and what you need to do to get them done.

## KEEPING ON TRACK

The first thing you should do is write down the application deadlines and all the tasks you'll have to accomplish to complete the applications.

Most applications for regular admission are due in early January or February, and most early application deadlines are in November or December. With the FAFSA process opening on October 1, you will want to begin laying out your timeline in September of your senior year.

Remember to budget time for other people to do things. Teachers won't write recommendations overnight, and testing organizations will need a few weeks to send official score reports to colleges.

Most colleges have two separate application forms: one for admission and one for financial aid. The deadlines for these forms may be different as well.

## FILLING OUT THE APPLICATION

A typical application will ask you to provide: some personal information; what schools you have attended; brief descriptions of your extracurricular activities, jobs, and any academic honors you have earned; and standardized test scores. They will also ask for information about your family and their educational background, to see if you merit special consideration, such as being a first-generation college student or being related to an alumnus.

Finally, all applications will ask if you plan to file for financial aid. Checking this box does not mean you have applied for financial aid! It just lets the admission office know they should coordinate with the financial aid office later on. You'll have to file for financial aid separately.

**MYTH BUSTED:** *Filing for financial aid does not hurt your chances of admission.*

## WHAT GOES WITH YOUR APPLICATION

Besides the application form, there are several things that need to be included with your application. You will have to send some of them with the form; others will be sent to the college by other people.

- **APPLICATION FEE:** Usually nonrefundable. Many colleges offer fee waivers for applicants from low-income families, and some waive the fee if you apply online.
- **HIGH SCHOOL TRANSCRIPT:** Some applications include a form for you to give your school counselor; some colleges send this form directly to your school after receiving your application.
- **ADMISSION TEST SCORES:** If the college requires standardized test scores, you must make sure the testing agency itself sends an official score report. You can't write them down yourself or send a photocopy.
- **LETTERS OF RECOMMENDATION:** If required, they are usually sent directly to the college by the person writing the letter, but sometimes your school counselor will assemble the letters and send them with your transcript.

Continued on page 10

# College Application Basics *(continued from page 9)*

- **ESSAYS OR PERSONAL STATEMENTS:** Many colleges require these, particularly selective ones. Some applications will ask you to attach a separate essay of one or two pages, others will ask you to fill in some one-paragraph short responses directly on the application form, and others will ask for both.
- **AUDITIONS, PORTFOLIOS, AND OTHER SUPPLEMENTARY MATERIALS:** If you're applying for a performing or fine arts program, you may have to demonstrate your ability by auditioning on campus or submitting an audiotape, slides, or some other sample of your work. Talk to a teacher or mentor in your subject for advice on both how to assemble a portfolio and which of your pieces to include. Be sure to check the deadlines for auditions – they are often different from the deadlines for applications.

If you apply online, remember to print them out and proofread them before you submit the application, just as you would with a printed application. Also, be sure to inform your school counselor that you've applied online – your school will need to send your transcript to the college.

## TAKE YOUR TIME

College applications aren't difficult, but they are important. Admission committees will take a sloppy or careless submission as a reflection on you. So take the time to do a careful, neat job. Review each section and proofread your answers. This is equally true of online applications.

## STAY ORGANIZED

- Use a tracking worksheet to keep track of application deadlines. There are sometimes different deadlines for different parts of the admissions packages and different deadlines still for the financial aid forms.
- Gather all the materials you need to submit your admissions packages and keep them in one place. If you spend some time researching colleges, you'll know the materials you need.
- Organize the materials you gather so you can find them when you need them. Many students find that keeping all their materials in a binder makes the application process easier. It's a good idea to devote a separate section in your binder to each school.
- Know which materials you're expected to submit and which materials your high school will submit. Don't hesitate to ask your school counselor or DPM to help clarify the process.
- Know the requirements for admissions to the colleges you may want to attend, not just for graduation from your high school. Often the requirements differ. You don't want to get too close to application time and discover then that you don't have all the classes you need to get into your dream school.

Source: College Board

# Getting the Facts About Your Top Colleges



The Kentucky Higher Educational Assistance Authority, or **KHEAA**, offers many free college and financial aid planning resources that can help you on its website, **[www.kheaa.com](http://www.kheaa.com)**.

One such resource is the **Getting the Facts** tool, a college comparison tool that will allow you to see your top six colleges side by side.

To access this tool, you'll first need to register for a **MyKHEAA account**, if you don't have one: <https://www.kheaa.com/apps/registration/signin>

Once you have a MyKHEAA account, follow these steps:

- Log in to your MyKHEAA account.
- Select your state of residence.
- Enter your anticipated high school graduation date.
- Click on the link that will take you to the *Getting the Facts* portal.
- Click on the *Start Now* icon to begin the process and create a profile.
- Answer questions as prompted.
- Text will pop up in the right margin to help you find the information you need.
- **NOTE:** Once you click *Finish*, you will not be able to add, delete or make any changes to the application. Select the *Finish Later* button if you are not ready to submit the application and would like to come back at another time.
- Check your e-mail for notification from KHEAA's College Access Team that your report is ready and follow the steps to access your report.

## Need help figuring out your results?

Call 1-800-928-8926 to speak with a member of the KHEAA College Access Team. They can walk you through your results and can even print out a copy of the report and mail it to you.



This tracker will help you stay on top of all your application tasks, paperwork, and deadlines. Put in all due dates and check them off when done.

	Tasks	College 1:	College 2:
<b>DEADLINES</b>	Regular application deadline (check financial aid deadlines)		
	Early application deadline		
<b>GRADES</b>	Request high school transcript sent		
	Request midyear grade reports sent		
<b>TEST SCORES</b>	SAT or ACT required?		
	SAT subject tests required?		
	Release SAT subject test scores		
	Send SAT scores		
	Send ACT scores		
<b>LETTERS OF RECOMMENDATION</b>	Number required		
	Request teacher recommendations		
	Request counselor recommendations		
	Request other recommendations		
<b>ESSAYS</b>	Essay required?		
	Proof for spelling and grammar		
	Have two people read your essay		
	Final copy in application		
<b>INTERVIEWS</b>	Interview required?		
	Interview date		
<b>SUBMITTING THE APPLICATION</b>	Sign application and keep a copy of everything		
	Pay application fee (amount)		
	Applied online – received confirmation		
	Applied by mail – confirm receipt of all		
	Notified school counselor that you applied		
<b>AFTER YOU SEND YOUR APPLICATION</b>	Received decision letter from office of admission		
	Deadline to accept admission and send deposit		
	Tuition deposit sent		
	Housing forms completed and deposit sent		
	Notify the other colleges you will not attend		

See end of document for fillable form

# College Application Short List



	COLLEGE 1	COLLEGE 2	COLLEGE 3	COLLEGE 4
WHAT I LIKE MOST				
WHAT I DON'T LIKE				
MAJORS OFFERED THAT I'M INTERESTED IN				
WHAT'S UNIQUE (CAMPUS FEATURES, FACILITIES, OR PROGRAMS)				
SPORTS, CLUBS, OR ACTIVITIES OFFERED THAT I'M INTERESTED IN				
COSTS (TUITION & FEES, ROOM & BOARD, TRAVEL)				
ESTIMATED FINANCIAL AID (SCHOLARSHIPS, GRANTS, LOANS, ETC)				

# Taking or Re-taking College Entrance Exams

The ACT and SAT are college admissions tests. Many colleges and programs use ACT or SAT scores in their admission decisions, although some do not, and some specifically require one test or the other. So check the requirements for the colleges to which you're applying. Universities also often use your ACT or SAT score in specific subject areas to determine freshman year course placement, particularly for math.

## **I already took the ACT as a junior. Should I re-take it this year?**

Once you've received your ACT score report, take a moment to congratulate yourself! Completing a three-hour exam is an accomplishment in itself. Next, realize that sometimes students need to take the exam two or three times to maximize their score. This is completely normal; in fact, most students take the test more than once. Here's how to decide whether you should re-take it:

### **1. What are the scores necessary for your target schools or target scholarships?**

Take a moment to research the schools you want to go to. Many schools list the average or mid-range SAT and ACT scores for their admitted students directly on their website (check the Admissions section). Aim to be at or above their posted average score, but keep in mind that extracurriculars and GPA also factor into the admission decision. Use the "scholarship estimator" tools on college websites to figure out whether a higher score could earn you a bigger scholarship and if so, how likely is it you could improve your score by the needed amount.

### **2. How many times have you already taken the test?**

Although it is true that retaking the test can raise your score, after the third time taking the exam, subsequent attempts at the test are unlikely to raise your score unless you've done something drastically different to prepare. Just taking the test over and over is pretty pointless if you don't change anything in between attempts.

### **3. Are my score expectations realistic?**

Going up by 3 or 4 points on the ACT is a realistic goal with effort, especially from your first to second time taking the test. It is also important to realize that the higher your starting score is, the harder it is to get your score up with future retakes. For example, if you've already scored a 34 on the ACT and have taken the test twice already, it probably isn't necessary to take the test for a third time. Also, recognize that score improvements don't come without effort.

### **4. How do I move forward?**

If you've considered these questions and come to the conclusion that you don't want or need to retake the ACT, focus on completing your applications and essays and on making a strong finish in your high school career. If you do want to retake the ACT, then pick a test date that fits your schedule and deadlines and start using the prep tools available: [khanacademy.org/sat](https://www.khanacademy.org/sat) for the SAT, online ACT prep available free for students with ACT fee waivers, or ask your school counselor for test prep resources at your school.

# SAT vs. ACT



## SAT

## ACT

### Scores

The SAT is scored on a scale of 400-1600.

The ACT is scored on a scale of 1-36.

### Questions

SAT questions require more time to understand and answer.

ACT questions tend to be more straightforward.

### Reading

The SAT has 5 reading passages.

The ACT has 4 reading passages.

### Science

There is no science test on the SAT.

The ACT has a science section that tests your critical thinking skills.

### Math

Both tests now have the SAME advanced math concepts: Arithmetic, Algebra I & II, Geometry, and Trigonometry.

### Tools

Some SAT math questions allow you to use a calculator.

You may use a calculator for ALL the math questions on the ACT.

### Essay

Both essays are OPTIONAL.

The SAT essay question is more comprehension-focused. You have 50 minutes to complete it.

The ACT wants to see how well you can evaluate and analyze complex issues. You have 40 minutes to complete it.

Sources: GEAR UP Arizona, as adapted from The Princeton Review

**Whether you think you can or you can't,  
you're right.**

- Henry Ford



# Paying for Postsecondary Education

If you're concerned about how you're going to pay for your postsecondary education experience, consider this:

- In Kentucky, KEES money and WorkReady scholarships are available (see p 19).
- College might not cost as much as you think. In fact, most families overestimate the price tag.
- There is help available. Financial aid can make paying for school realistic.
- Your education is a long-term investment – and the more you learn, the more you earn. On average, four-year-college graduates earn 84% more than those with high school diplomas (*The College Payoff*, Georgetown University Center on Education and the Workforce).



## What is Financial Aid?

Financial aid is money to help you pay for college. It may be in the form of grants, scholarships, loans, work-study programs, or a combination. The aid comes from the federal and state governments, colleges and universities, banks, and private organizations.

Applying to receive financial aid is a separate process from applying for admission to a college. You have to do both. For all government aid, and much private and institutional aid, you apply using the Free Application for Federal Student Aid, or FAFSA (see coming pages for more details).

### Four Primary Sources of Financial Aid

#### 1. PELL GRANT

Money provided by the federal government to college students who demonstrate financial need. Pell grants do not need to be paid back. For 2019-20, the maximum grant, which is available to students in the most need, is \$6,345.\* To earn a Pell grant, you must be a U.S. citizen or eligible noncitizen and will need to complete the FAFSA (Free Application for Federal Student Aid). \* *This amount may change every year.*

#### 2. WORK STUDY

This federally sponsored program provides students with part-time employment (often on campus) during college. Eligibility is based on financial need; students must complete the FAFSA to be considered.

#### 3. SCHOLARSHIPS

Money for college that does not have to be repaid. Scholarships are awarded to all types of students. Some scholarships are for students with an exceptional academic record in high school and others are for students who possess certain characteristics important to the provider (such as hobbies, athletic ability, membership in a particular group, etc.). Most scholarships require an application, and dollar amounts vary.

#### 4. LOANS

This is borrowed money that must be repaid with interest. It's similar to a car loan.

**2 out of 3 college students receive some type of financial assistance.**

Source: GEAR UP Arizona LAUNCH GUIDE

The cost of a college education includes tuition and fees, room and board, books and supplies, transportation, and other expenses. Fortunately, there are many types of financial aid available to help people pay for college, as seen on page 16. However, navigating the financial aid process can often be confusing for students and their families. A good starting point is to first learn about the different types of financial aid that are available, as well as how that aid is funded.

## Where Does Financial Aid Come From?

The four main sources for financial aid are federal government, state government, postsecondary institutions, and private organizations.

### Federal Aid

The federal government is the largest financial aid provider in the nation. Types of financial aid for college that the federal government offers include loans, grants, and work-study funds. Anyone who wants to apply for federal financial aid must file the Free Application for Federal Student Aid (FAFSA).

### State Aid

State governments offer grants, scholarships, work-study funds, state loans, and tuition assistance. You can learn more about the financial aid for your particular state by contacting your state's financial aid agency. The financial aid counselor at your school may also have information about state programs.

### Institutional Aid

Institutional financial aid consists of aid that individual colleges and universities provide to their students. Colleges and universities typically offer scholarships, grants, and work-study programs. Talk to the financial aid officers at the colleges and universities you are interested in attending to determine what type of aid is available through the institution.

### Private Aid

Typically in the form of loans and scholarships, private financial aid comes from corporations, religious organizations, cultural organizations, professional and service organizations, and more. To find out about the types of financial aid available from private sources, get in touch with college financial aid offices, a high school counselor or someone at a public library or school. There are also a number of websites, which provide search tools that can help you identify potential scholarships.

### About Grants

*Grants are a type of financial aid that does not have to be repaid. Offered by the federal and state government, as well as by some institutions, grants may be merit-based, need-based, or student-specific. Examples of student-specific grants might include grants for minorities, women, and students with disabilities. The competition for grants is usually fierce since no repayment is required. The federal government offers the following grants:*

- **Pell Grants** – Pell grants, also mentioned on the previous page, are usually awarded to undergraduate students who have not earned a bachelor's degree or professional degree. The amount of aid you receive depends on your financial need, the school's cost of attendance, and other factors.
- **Federal Supplemental Educational Opportunity Grants (FSEOG)** – FSEOG are grants for undergraduate students with exceptional financial need. FSEOG are administered directly by the financial aid offices of participating schools.

# More About Financial Aid *(continued from page 17)*

## About Grants, continued

- **Teacher Education Assistance for College and Higher Education (TEACH) Grants** – TEACH grants can help you pay for school if you plan to become a teacher and teach in high-need fields in low-income areas. In order to qualify for a TEACH grant, you must commit to teaching for a certain length of time.
- **Iraq and Afghanistan Service Grants** – Iraq and Afghanistan service grants provide money to students whose parent or guardian died during military service in Iraq or Afghanistan.

## About Loans

*Offered by both the federal government and private institutions, loans are money that you borrow to attend college. You must repay your loans with interest. Loans provide students and families with immediate access to funds to help cover the cost of college.*

### Federal Loans

The two main types of federal loans available for college students include:

- **Subsidized Loans** – Subsidized student loans are available for students who have demonstrated financial need. They have slightly better terms than unsubsidized student loans, because the US Department of Education pays your interest while you are in school and for a six-month grace period after you graduate.
- **Unsubsidized Loans** – Unsubsidized loans are available to students regardless of financial need. Students are responsible for repaying interest during all periods.

There are also specialized student loans available, such as PLUS Loans and Perkins Loans:

- **PLUS Loans** – PLUS loans are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for expenses not covered by other financial aid options.
- **Perkins Loans** – Perkins loans are school-based loans for undergraduate and graduate students with exceptional financial need.

### Private Loans

Private loans are granted by private banks and may help to bridge the gap between the cost of your education and the amount of financial aid you receive from the government. Eligibility for private loans often depends on your credit score, and private loans tend to have higher interest rates than loans that the government offers. Students are encouraged to pursue all options for federal student aid before entering into a private loan.

## Exploring Your Financial Aid Options

The financial aid you receive could make a big difference in the school you attend and the amount of debt you have after graduation. It is important to be resourceful and explore all of your options if you want to maximize the amount of financial aid that you are able to receive. The sooner you start researching your options for financial aid, the better. Now that you know a little more about the types of financial aid available, start checking out your financial aid opportunities so that you can capitalize on all of the available resources for funding your college education.

*Source: College Board and <https://studentaid.ed.gov/sa/types>*

## Kentucky Educational Excellence Scholarship (KEES)

The KEES program provides scholarships to students who earn at least a 2.5 GPA each year of attendance at a certified Kentucky high school. The better you do in high school, the more you earn toward college. You may also earn awards for ACT/SAT scores and Advanced Placement (AP), International Baccalaureate (IB), or Cambridge Advanced International (CAI) test scores. Home school and GED graduates may earn awards based on their ACT scores.

### KEES Base Award Amounts

For each year you earn a 2.5 or better GPA, you can earn the base amount listed below. For instance, a high school freshman who earns a 3.5 GPA would have a \$375 scholarship for each year of college. Amounts may change based on available funds. The highest payment available for GPA is \$500 per year for a total of \$2,000 each year of college, for four years. That is a total of \$8,000!

### ACT Bonus Award Amounts

You can earn a bonus award for an ACT score of 15 or above. For example, a KEES-eligible student who has a score of 25 would earn an additional \$393 for each year of college. See the [KHEAA.com](http://KHEAA.com) website for all listed amount based on assessment score.

### AP/IB/CAI Supplement Award Amounts

If you have been eligible for free or reduced-price lunch during any year of high school, you can earn a supplemental award if you have received a qualifying score on an Advanced Placement (AP), International Baccalaureate (IB), or Cambridge Advanced International (CAI) exam. For example, a KEES-eligible student who receives a score of 3 on an AP exam and is eligible for free or reduced-price lunch would earn an additional \$200 for each year of college.

***ALL students should register at [KHEAA.com](http://KHEAA.com) to track their KEES money to ensure accuracy.***

---

## Work Ready Kentucky Scholarship

The Work Ready Kentucky Scholarship will pay your tuition for career-related certificates, diplomas and associate degrees in fields where there are good-paying jobs.

Qualifying areas are: health care, advanced manufacturing, transportation/logistics, business services/IT, and construction. To view currently approved programs, go to:

[kheaa.com/pdf/wrks\\_approved\\_programs.pdf](http://kheaa.com/pdf/wrks_approved_programs.pdf)

### To be eligible, a student must:

- Be a U.S. citizen or permanent resident
- Be a Kentucky resident
- Be a high school or GED graduate or enrolled in a Kentucky high school and:
  - Enrolled or accepted for enrollment in an approved dual credit course
  - Ineligible to receive a Dual Credit Scholarship
- Have not earned an associate's degree or higher
- Be enrolled, or accepted for enrollment, at an eligible postsecondary institution in an approved program of study that leads to an industry-recognized certificate or diploma in a high-demand workforce sector
- Not be in default on any Title IV program or KHEAA-administered program

### To apply:

- Complete the FAFSA
- Complete a Work Ready Kentucky Scholarship application, available at [kheaa.com](http://kheaa.com) (must create account)

For more information, visit [kheaa.com](http://kheaa.com); click on "Paying for College," then "KHEAA-Administered Programs."



# 7 Steps to Filling Out the FAFSA

## Before You Start

To complete the Free Application for Federal Student Aid (FAFSA), you will need:

- Your Social Security Number
- Your Alien Registration Number (if you are not a U.S. citizen)
- Your most recent federal income tax returns, W-2s, and other records of money earned.  
(Note: You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- An FSA ID to sign electronically.

If you are a dependent student, then you will also need most of the above information for your parent(s).

## 1. Go to [fafsa.ed.gov](https://fafsa.ed.gov)

One thing you don't need in order to fill out the FAFSA? Money! The FAFSA is FREE when you use the official .gov site: [fafsa.gov](https://fafsa.gov).

## 2. Log in using your FSA ID

If you completed a FAFSA last year: Click "Login" and enter your FSA ID. If you haven't transitioned your PIN to an FSA ID, you can do so here. If possible, make sure you link your PIN during the FSA ID registration process. Otherwise, you will need to wait 1-3 days before you can use your FSA ID to sign and submit your renewal FAFSA. If this is your first time completing the FAFSA: Click "Start a new FAFSA" and enter your FSA ID. If you haven't created an FSA ID yet, you can do that here. You will be able to use your FSA ID to sign and submit your new FAFSA right away.

## 3. Choose which FAFSA you'd like to complete

The new FAFSA that becomes available on October 1, 2019, is the 2020-21 FAFSA. You should complete the 2020-21 FAFSA if you will be attending college between July 1, 2020, and June 30, 2021. Remember, the FAFSA is not a one-time thing. You must complete it each school year.

## 4. Enter your personal information\*

This is information like your name, date of birth, etc. If you have completed the FAFSA in the past, a lot of your personal information will be pre-populated to save you time. Make sure you enter your personal information exactly as it appears on official government documents.

## 5. Enter your financial information\*

All of it. You should use income records for the tax year two years prior to the academic year for which you are applying. For example, if you are filling out the 2020-21 FAFSA, you will need to use 2018 tax information. You may be able to automatically import your tax information into the FAFSA using the IRS Data Retrieval Tool. It makes completing the FAFSA super easy!

## 6. Choose up to 10 schools

Two-thirds of freshmen FAFSA applicants list only one college on their applications. Don't make this mistake! Make sure you add any school you plan to attend, even if you haven't applied or been accepted yet. You can add up to 10 schools to your FAFSA at a time. We will send the necessary information over to the schools you listed so they can calculate the amount of financial aid you are eligible to receive.

## 7. Sign the document with your FSA ID\*

Your FSA ID serves as your electronic signature, or e-signature. You'll use it to electronically sign and submit your FAFSA. If you don't have an FSA ID, you'll need to get one. If you're considered a dependent student, at least one of your parents or your legal guardian will need an FSA ID as well. You will use your FSA ID to renew/correct your FAFSA each school year, so keep it in a safe place. If you have forgotten your FSA ID, you can retrieve it. If you have siblings, your parent can use the same FSA ID to sign FAFSAs for all his or her children.

*\*If you are considered a dependent student, your parent(s) will also need to do this.*

Source: <http://blog.ed.gov/2015/12/7-steps-filling-out-fafsa/>

# Pre-FAFSA Information



By filling in this form, you will have, in one convenient place, all the information you need to create your FSA ID online and to complete your FAFSA.

1. Student Email (not your high school email): \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Parent Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_
2. Are you a Kentucky resident?     Yes  No  
Month/Year you began living in Kentucky: \_\_\_\_\_
3. Are your parents Kentucky residents?     Yes  No  
Month/Year you began living in Kentucky: \_\_\_\_\_
4. Your Social Security number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
5. Your parents' Social Security number:  
Parent 1: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_    Parent 2: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
6. If you are not a U. S. citizen, what is your permanent resident card A #: \_\_\_\_\_
7. What are your parents' dates of birth?  
Parent 1 D.O.B. \_\_\_\_\_    Parent 2 D.O.B. \_\_\_\_\_
8. Do you have a driver's license?     Yes  No
9. Your Driver's License #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_
10. What is the month and year your parents were: *(Check current status and list date.)*  
 Married     Divorced     Separated    \_\_\_\_\_
11. What is the highest level of school your parents completed? (circle one for each parent)  
Parent 1: Middle school/Jr .High    High School College or beyond    Other/unknown  
Parent 2: Middle school/Jr. High    High School College or beyond    Other/unknown

When you file the FAFSA, in addition to the information above, these are the items to have at hand (for yourself and your parents):

- Most recent W2 forms                      • Most recent Federal Income Tax Forms
- Most current statements from all accounts (checking, savings, investments, etc.)
- Child support paid or received            • Value of investment farms and businesses
- Other prior year benefits (workers comp, military, clergy, or veteran amounts)

**THIS INFORMATION SHOULD BE KEPT CONFIDENTIAL AND STORED IN A SECURE AREA.**



# FSA (Federal Student Aid) ID Form

The first step to completing your FAFSA is to create an FSA ID (a username and password). Your FSA ID gives you access to Federal Student Aid's online systems and serves as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use.

Fill in this form as you create your FSA ID, so you have the information when you need it to log in later. To create an FSA ID, go to [fsaid.ed.gov](https://fsaid.ed.gov).

## Student Information

Email address: \_\_\_\_\_

Username: \_\_\_\_\_ Password: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Answer to Challenge Questions (answers are case sensitive):

Challenge Questions	Answers

Significant date answer: (MM/DD/YYYY): \_\_\_\_\_

## Parent information (if applicable):

Email address: \_\_\_\_\_

Username: \_\_\_\_\_ Password: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Answer to Challenge Questions (answers are case sensitive):

Challenge Questions	Answers

Significant date answer: (MM/DD/YYYY): \_\_\_\_\_

**THIS INFORMATION SHOULD BE KEPT CONFIDENTIAL AND STORED IN A SECURE AREA.**

# What Is My Dependency Status?



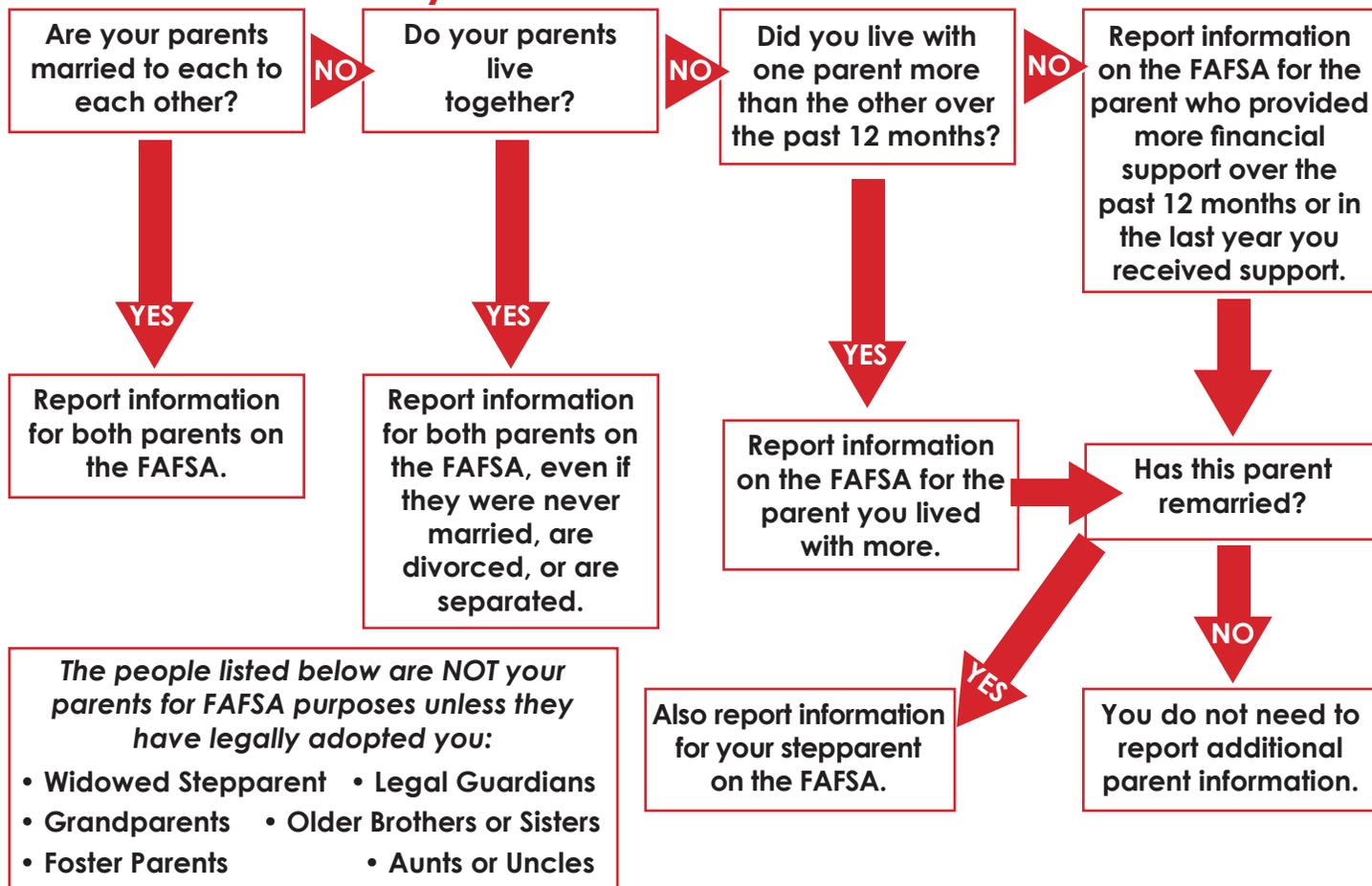
The following statements will determine your dependency status for the FAFSA. **Mark any that are true.**

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> I will be 24 years or older by Dec. 31 of the year for which I am applying for aid. | <input type="checkbox"/> I am married.                                 | <input type="checkbox"/> I will be working on a master's or doctorate program. ( MA, MBA, PhD, etc.)  |
| <input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces.                               | <input type="checkbox"/> I am a veteran of the U.S. Armed Forces.      | <input type="checkbox"/> I now have or will have children for whom I provide more than half of their support.                                 |
| <input type="checkbox"/> Since I turned 13, both of my parents were deceased.                                | <input type="checkbox"/> I was in foster care since turning 13.        | <input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support. |
| <input type="checkbox"/> I was a dependent or ward of the state since turning 13.                            | <input type="checkbox"/> I am homeless or at risk of being homeless.   |   |
| <input type="checkbox"/> I am currently or I was in legal guardianship.                                      | <input type="checkbox"/> I am currently or I was an emancipated minor. |   |

If you marked any of the statements, you are independent and will not provide parental information on the FAFSA.

If none of the statements are true, you are a dependent student and must provide parental information on the FAFSA. Dependent students are required to include parent information on the FAFSA. **Use this guide to figure out which parent's information to include on the FAFSA.**

## For FAFSA: Who's My Parent?





# SAR (Student Aid Report)

## What is the SAR?

The Student Aid Report (SAR) summarizes the information you submitted on your FAFSA and provides information about financial aid eligibility based on that information. A sample SAR is shown on the next page.

## How and when will I get my SAR?

After you submit your Free Application for Federal Student Aid (FAFSA), you'll get your personal SAR (within three days if you complete the FAFSA online; within 3 weeks if you mail the paper FAFSA).

Whether you receive your SAR online or through the mail depends on whether you provide an email address on your FAFSA. If you provide a valid email address, you'll receive an email with instructions on how to access an online copy of your SAR.

If you have an FSA ID (username and password) and your FAFSA has been processed, you can log in at [fafsa.gov](https://fafsa.gov) to view your SAR information regardless of how you filed the FAFSA.

The school(s) you list on your FAFSA will have access to your SAR data electronically within a day after it is processed.

## What information does a SAR contain (and not contain)?

The SAR won't tell you how much financial aid you'll get, but if your application is complete, an Expected Family Contribution (EFC) will display in the upper right-hand corner of your SAR and your estimated Pell grant amount will be provided. If your application is incomplete, your SAR will not include an EFC or Pell amount, but it will tell you what you need to do to resolve any issues.

The SAR also contains a four-digit Data Release Number (DRN), which appears on the first page in the upper right corner of the paper SAR and SAR Acknowledgement. On the electronic SAR, the DRN is located in the box that contains the Application Receipt date, below the EFC. You will need the DRN if you choose to allow your college or technical school to change certain information on your FAFSA.

## What am I supposed to do with my SAR?

When you get your SAR, review it carefully to make sure it's correct and complete. Take a copy of it to your School Counselor to get help reviewing it. The school(s) you listed on your FAFSA will use SAR information to determine your eligibility for federal – and possibly nonfederal – financial aid. A school may ask you to verify the accuracy of the data you provide on the FAFSA, so you need to be sure the information is correct.

If you don't have any changes to make to the information listed on your SAR, just keep it for your records.

*Source: GEAR UP Arizona LAUNCH GUIDE*

# Financial Aid Award Letters



After you've applied to your target schools and completed the FAFSA, you'll begin to receive financial aid award offers from each college.

You may receive your award offers in a letter through the mail or email, or online through your college student account. Review these offers carefully to ensure that you understand your potential out-of-pocket expenses. Your GEAR UP Kentucky advisor can help with that. It is also important that your parents/guardians review your award letter(s) to help you make this important decision. The financial award offers you receive from each school you have been accepted to, will vary. Your "net" or out-of-pocket cost to attend each school is likely to be an important factor in deciding which school to attend.

After you decide which school to attend, carefully respond to that school's financial aid offer; you will be asked to "accept or decline" each component of your aid package. You can accept some offers, but decline others, if you won't need it. Always accept "free" money – like scholarships and grants. And accepting work-study, if it's been offered, is a good idea. It doesn't obligate you to find and take a work-study job, but accepting it will allow you to go that route, if you want to. Think carefully and review the terms closely before you accept any loans offered, as these must be repaid, with interest.

An example of an award offer, presented online through a student's college account, is provided below.

## Financial Aid

### Award Summary

#### Financial Aid Year 20XX-20XX

You are eligible to receive the awards listed below. Please review each award and corresponding message. You may Accept, Reduce and/or Decline any or all the awards that are currently available.

#### Awards - Academic Year

Award Description	Category	Offered	Accepted	Loan Details
Federal Pell Grant	Grant	5,645.00	5,645.00	
Federal Supp. Educ. Opp Grant	Grant	300.00	300.00	
State University Grant	Grant	5,472.00	5,472.00	
Federal Work Study	Work/Study	2,500.00	2,500.00	
Direct Sub Stafford Loan 1	Loan	5,500.00	5,500.00	<a href="#">Loan Details</a>
Direct Unsub Stafford Loan 1	Loan	3,337.00	3,337.00	<a href="#">Loan Details</a>
<b>Awards - Academic Year Totals</b>		22,754.00	22,754.00	

Currency in US Dollars

[Cost of Attendance Summary](#)

ACCEPT/DECLINE AWARDS

## What is a scholarship?

Simply put, a scholarship is money given to students to help pay for their education. Unlike loans, scholarship money does not need to be paid back. Scholarships are awarded based on many different factors:

- Academic performance (also referred to as merit)
- Financial need
- Athletic performance
- Special talents and affiliations
- And more



Check out the  
WorkReady KY  
Scholarship on  
p. 19!

Most scholarships require students to submit an application. The application may require an essay, a portfolio, a letter of recommendation or nomination by a teacher or Guidance Counselor, or other additional documents/creations.

## Where do I find scholarships that are right for me?

Most scholarship opportunities can be found online using powerful search engines based on a personal profile you complete on the site.

We recommend the following scholarship search engines:

[Fastweb.com](http://Fastweb.com)

[Scholarships.com](http://Scholarships.com)

[CollegeBoard.org](http://CollegeBoard.org)

[Niche.com](http://Niche.com)

[Moolahspot.com](http://Moolahspot.com)

## How do I avoid scholarship scams?

Unfortunately, there are people who prey on aspiring college students with scholarship scams. Here are some red flags to watch for:

- Winning a scholarship that you didn't apply for;
- Companies that request personal identification information, such as a Social Security number or bank account information; and/or
- Scholarships that require a fee to apply.

If you're unsure about a certain company or opportunity, check with your school counselor or GEAR UP Kentucky advisor.

## Additional scholarship search tips

- Look for merit-based aid. Colleges often award these packages when you apply, based on GPA and ACT scores. So if you've got great stats, this is where you could earn a significant amount of scholarship money.
- Think locally. Don't overlook the small scholarships that are often awarded by community agencies – they can add up to a significant amount of money if you get enough of them. And remember, when it comes to paying for college, every bit counts!

# Writing a Personal Statement



Many college and scholarship applications require an essay or personal statement, but it can be hard to know where to start. Here are some do's and don'ts for writing a memorable personal statement.

## Choose a topic that will highlight you

- Don't focus on the great aspects of a particular college, the amount of dedication it takes to be a doctor, or the number of extracurricular activities you took part in during high school.
- Do share your personal story and thoughts. Take a creative approach and highlight areas that aren't covered in other parts of the application, like your high school records.
- Don't try to cover too many topics. This will make the essay sound like a resume that doesn't provide any insight into your personality.
- Do focus on one aspect of yourself so the readers can learn more about who you are. Remember that the readers must be able to find your main idea and follow it from beginning to end. Ask a parent or teacher to read just your introduction and tell you what he or she thinks your essay is about.

## Show, don't tell

- Don't simply state a fact to get an idea across, such as "I like to surround myself with people with a variety of backgrounds and interests."
- Do include specific details, examples, and reasons to develop your ideas. For the example above, describe a situation when you were surrounded by various types of people. What were you doing? With whom did you talk? What did you take away from the experience?

## Use your own voice

- Don't rely on phrases or ideas that people have used many times before. These could include statements like, "There is so much suffering in the world that I feel I have to help people." Avoid overly formal or business-like language, and don't use unnecessary words.
- Do write in your own voice. For the above example, you could write about a real experience that made you feel you had to take action.
- Don't plagiarize. Admissions officers will be able to tell.

## Ask a teacher or parent to proofread

- Don't turn your essay in without proofreading it, and don't rely only on your computer's spell check to catch mistakes. Even the best spell-check programs aren't error-free.
- Do ask a teacher or parent to proofread your essay to catch mistakes. You should also ask the person who proofreads your essay if the writing sounds like you.

Source: GEAR UP Arizona, as adapted from [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)

*I never tried quitting, and I never quit trying.*

- Dolly Parton



# Letters of Recommendation

Many of your applications - to schools, for scholarships, and for jobs - will require that you provide letters of recommendation. A teacher, counselor, coach, supervisor, or any other adult who will be able to share with the selection committee why you deserve to be chosen, can write these letters.

- Consider someone who can discuss your personal character, strengths and challenges; someone who knows you and has experience interacting with you. If you need more than one letter for the same application, select individuals familiar with different aspects of your life to write them (e.g., one teacher, your supervisor at work, and your soccer coach).
- Always ask the individual ahead of time if they would be able to write a recommendation letter for you. You do not want to miss an application deadline because the person writing your letter was too busy. Give them at least two weeks' notice (three to four is even better).
- Provide the individual with a list of your honors, awards, athletic involvement, community service, and academic record as well as any other pertinent information you would like included in the letter. Giving the individual a copy of your resume is an efficient way to provide that information. If a specific form or format is required for the letter of recommendation, include that information in your request. \*
- Provide the individual(s) with the necessary forms, addresses, and/or stamped, addressed envelopes.
- Follow up with the individual to ensure they don't need any additional information from you.
- Always write a thank-you note to anyone who writes a letter for you. Letters of recommendation take time, and people put a lot of thought and effort into them. You do not want to take them for granted.

\* You may want to create a **Recommendation Request Form** to provide to those from whom you request a recommendation. Here are some suggested items to include on that form.

**My name:** \_\_\_\_\_ **Cell Phone #:** \_\_\_\_\_

**THE LETTER OF RECOMMENDATION IS DUE BY:** \_\_\_\_\_

**This recommendation is needed for (purpose):** \_\_\_\_\_

**Please address the letter of recommendation to the following name and address:**

**Name of organization:** \_\_\_\_\_ **To the attention of:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**My resume is attached. Additionally, the information below may be useful in your preparation of this letter of recommendation for me.** (Examples: specific classes, experiences or awards relevant to the scholarship; reminders of specific, special experiences you and the recommender had together; information about the scholarship requirements; etc.)

**Please call or email me when the letter is ready for pick up.**

**Please mail the letter in the stamped/addressed envelope that I provided.**

**Thank you in advance for your time and agreeing to recommend me.**

# Scholarship Tracker



	SCHOLARSHIP 1	SCHOLARSHIP 2
Name of scholarship/sponsoring agency		
Type of award (scholarship, internship, loan)		
Amount of award		
Application deadline		
<b>ELIGIBILITY REQUIREMENTS</b>	Academics (GPA, class rank, etc.)	<p style="color: red; font-size: 24px;">See end of document for fillable form</p>
	Employment/membership	
	Ethnic/minority/religious	
	Major or career interest	
	Military	
	Residency	
	Other	
	Application	
	FAFSA	
	High school transcript	
<b>FORMS REQUIRED</b>	Proof/documentation (birth certificate, membership card, etc.)	
	Other	
<b>ADDITIONAL REQUIREMENTS</b>	Essay	
	Test scores (PSAT/NMSQT, SAT, ACT, etc.)	
	Other	
<b>RECOMMENDATIONS NEEDED?</b>	Who/date requested	
	Date sent to program	
<b>SUBMITTING THE APPLICATION</b>	Sign application / made	
	Pay application fee (amount), if needed	
	Applied online – received confirmation	



# MILITARY ENLISTMENT PATH

## FALL TASK LIST

### GET IT DONE (required)

- Complete Senior Survey.
- Register for FSA ID#.
- Complete the FAFSA (beginning October 1).
- See GUK advisor and confirm task completion.

### GO THE EXTRA MILE (optional)

- Decide between enlistment or officer training. If you decide on officer training, you'll need to use the tools in the GEAR UP Scholar Path, in addition to completing the tasks for that track.
- Begin physical training to prepare for your first physical assessment and boot camp.
- Discuss delayed entry.
- Discuss Officer Candidate School.
- ASVAB review - Talk with recruiter about potential career.
- You may be asked to take an additional ASVAB test before enlisting; start preparing now.

## WINTER TASK LIST

### GET IT DONE (required)

- Meet with a recruiter.
- Interview a recruiter or current/former military member.
- Continue working hard in your classes to meet your graduation requirements.
- Complete the FAFSA (if you haven't done so already).
- Complete a resume and cover letter.

### GO THE EXTRA MILE (optional)

- Discuss benefits for service members with your GUK advisor:
  - Tuition assistance
  - Post 9/11 G.I. Bills
  - College fund program
  - Loan repayment
  - Testing programs

## SPRING TASK LIST

### GET IT DONE (required)

- Schedule/complete Military Entrance Processing Station (MEPS) requirements
- Take Oath of Enlistment

### GO THE EXTRA MILE (optional)

- Prepare for boot camp
- Get in shape
- Review Military Transition Guide at GEAR UP Go Day

Please note that highlighted tasks are required for the GUK Military Enlistment Path.

## Pros and Cons of Going Military After High School

### **BENEFITS**

If you choose to pursue a military academy, you could experience a military education in prestigious surroundings, followed by a stable, interesting career. You will also receive a free college education, and every branch has an academy. According to Forbes, students who graduate from the U.S. Naval Academy in Annapolis, Md., get free room and board as well as a monthly stipend. Afterward, their 5-year (at minimum) military commitment comes with a salary that starts around \$50,000 on average. Other branches of the service have their own academies.

There are also tuition programs that will help you become a leader in a military setting while earning a college education at the same time. The Army has the ROTC program, which offers tuition assistance for four years in exchange for service with the Army. Upon graduation, students earn the rank of Second Lieutenant, and are ready to begin their careers in the Army.

Graduating, in turn, comes with its own rewards, such as discounts on everything from movie tickets to cars. Other benefits include fascinating careers as a lifelong service member, like astronaut Col. Robert S. Kimbrough, Chief of NASA's Vehicle Integration Test Office. Even if you do not choose to stay with the service or if you don't choose to pursue an education and join active duty, the military teaches you valuable skills and sets you up for life afterward.

### **DRAWBACKS**

There are, of course, some drawbacks to joining the military. When you join the service, whichever branch you sign onto will make your life decisions for you until you complete your commitment. This can mean both danger and isolation

from the people you care about back at home. They can send you into war zones or keep you on a remote base for years. Moreover, being wounded or dying in the line of duty is not an impossibility. 4,410 U.S. military service members were killed and 31,957 were wounded while serving in Operation Iraqi Freedom from 2003 to 2010, according to the Congressional Research Service.

It is a long time to commit to something, especially when you're deciding right after high school. Minimum commitments are often five to seven years, and if you combine your commitment with any education beforehand, it can be much longer. So if you're thinking about joining the military, think about what good you can do for yourself and your country, but also what else you might wish you were doing in five years before you sign the paperwork.

### **AGE REQUIREMENTS**

Each branch of the Service has different requirements. Minimum entrance-age requirements are 17 with parental consent or 18 without parental consent. Max age varies depending on branch of service.

Keep in mind almost all male U.S. citizens, and male aliens living in the U.S., who are 18 through 25, are required to register with the Selective Service.

### **PHYSICAL REQUIREMENTS**

Because of the varying physical demands on service members in each branch, physical requirements vary greatly. These differences can vary even within each branch of the Service. Generally speaking, potential service members should be in good physical condition, of appropriate weight, and able to pass a standard physical screening prior to entry. For more specific information, please contact a recruiter.

### **Military Recruiters**

A military recruiter can help answer questions about service, providing a positive but realistic assessment of opportunities. A recruiter's job is to find qualified candidates for his or her respective service and provide the candidates with information about – and reasons for – joining the military.

Students interested in military service are advised to talk with a recruiter for the branch of the military in which they are interested. Your high school counselor can tell you when military recruiters will be at your high school.

### **ROTC Programs – an alternative to enlistment**

ROTC stands for Reserve Officer Training Corps. It's a college program offered at over 1,700 colleges and universities across the United States that prepares young adults to become officers in the U.S. Military. In exchange for a paid college education and a guaranteed post-college career, cadets commit to serve in the Military after graduation. Each service branch has its own take on ROTC and universities that offer ROTC may offer it for one, some, or all of the military branches.

More information about ROTC is available on these websites:

- [todaysmilitary.com/training/rotc](http://todaysmilitary.com/training/rotc)
- [bestcolleges.com/resources/rotc-programs](http://bestcolleges.com/resources/rotc-programs)

### **ASVAB**

The Armed Services Vocational Aptitude Battery (ASVAB) is a multiple-choice test, administered by the United States Military Entrance Processing Command, and used to determine qualification for enlistment in the United States Armed Forces.

Just like any other test, it is recommended that students prepare for the ASVAB. Learn more about the ASVAB, and how to prepare for it, by visiting the sites below.

For general information:

- [official-asvab.com](http://official-asvab.com)

For online ASVAB test prep:

- [march2success.com](http://march2success.com)
- [asvabtutor.com](http://asvabtutor.com)
- [asvabpracticetests.com](http://asvabpracticetests.com)

### **Delayed Entry Program**

The Delayed Entry Program (DEP), also called the Delayed Enlistment Program (or the Future Soldiers Program in the Army), is a program in which individuals who want to enlist in the United States Armed Forces are placed before they ship out to Basic Training or “boot camp.” Students who plan to join the military immediately following high school will likely enlist through the DEP. To learn more about DEP, visit the site below.

- [girightshotline.org](http://girightshotline.org)

# Enlisting and the ROTC Alternative, cont.

## Military Career Opportunities

Jobs in the military vary in the type of work as well as level of responsibility, yet each job is essential to accomplishing the overall mission of defending our country. Explore the different types of career opportunities available to service members, learn about the compensation they can expect to receive, and find out how to transfer careers to the civilian sector on the website below. (Many times, your job in the military is based on your ASVAB score.) Discuss these opportunities with your career counselor at MEPS.

- [todaysmilitary.com/working](http://todaysmilitary.com/working)

## Boot Camp Preparation

Going in physically and mentally strong to basic training will provide you with the confidence you need to successfully complete the training. If you wait until the first day of basic training to start preparing, you will fight an uphill battle. The requirements and training for each branch of the military are different. To learn more about the differences and to get tips on how to prepare, check out the sites below:

- [military.com/military-fitness/workouts/prepare-yourself-for-boot-camp](http://military.com/military-fitness/workouts/prepare-yourself-for-boot-camp)
- [military.com/military-fitness/army-basic-training/getting-prepared-for-bootcamp](http://military.com/military-fitness/army-basic-training/getting-prepared-for-bootcamp)
- [breakingmuscle.com/learn/how-to-prepare-your-mind-and-body-for-basic-training](http://breakingmuscle.com/learn/how-to-prepare-your-mind-and-body-for-basic-training)
- [girightshotline.org](http://girightshotline.org)

# About Officer Candidate School



Officer Candidate School (OCS) is the U.S. Army's main training academy for prospective Army Officers. The school is generally open to qualified enlisted Noncommissioned Officers, along with civilians who hold at least a four-year college degree. Candidates who successfully complete the rigorous, 12-week school receive formal commissions as U.S. Army Officers and assume the ability to command Soldiers.

Officers do not have easy jobs. The men and women you lead will count on you to make the right decisions when the going gets tough. Officer Candidate School is designed to give you a framework for your role as a unit commander. You will learn tactics training, how to deal with mental and emotional stress, and how to give orders. By the end of the course, you will know how to lead.

The benefits of becoming an Officer rival those from the very best jobs in the civilian world. But your experience as an Officer will also signify to others that you have the fortitude to lead in any situation, no matter the environment, no matter the stakes.

### **Requirements:**

- A college graduate with at least a four-year degree
- Must not have more than six years of Active Federal Service (AFS) upon arrival at OCS
- Between 19 and 32 years old (you must enter active duty or ship to training by your 33rd birthday and accept commission prior to age 34)
- Eligible for a secret security clearance

### **In order to qualify for Officer Candidate School as a civilian, you must be:**

- A U.S. citizen
- A college graduate with at least a four-year degree
- Between 19 and 32 years old (you must enter active duty or ship to training by your 33rd birthday and accept commission prior to age 34)
- Eligible for a secret security clearance

For more information, visit [goarmy.com](http://goarmy.com).



# The Enlistment Process

Once an individual has talked to a recruiter and made a commitment to serve, he or she sets a date to visit a **Military Entrance Processing Station (MEPS)** to finish the enlistment process.

The MEPS is a joint-service organization that determines an applicant's physical qualifications, aptitude, and moral standards as set by each branch of military service. There are MEPS locations all over the country.

Here are a few things a recruit should keep in mind for the visit:

- Bring a Social Security card, birth certificate, and driver's license.
- Remove piercings and do not wear clothing with obscene images.
- Bring glasses or wear contacts and bring along an eyeglass or contact lens case and solution.
- Get a good night's sleep and arrive early.

Candidates officially complete the process of joining the Military once they meet all of the requirements at the MEPS. This process may take up to three days. Food and lodging are usually provided for candidates.

## **STEP 1: TAKE THE ARMED SERVICES VOCATIONAL APTITUDE BATTERY (ASVAB)**

The ASVAB is a multiple-choice exam that helps determine the careers for which an individual is best suited. Both traditional pen-and-paper exams and a computer-based version are available. The ASVAB takes approximately three hours to complete and has questions about standard school subjects like math, English, writing, and science. Each Service uses a custom combination of ASVAB results to produce scores related to different career fields.

Note that some high schools offer and administer the ASVAB test to their students. If a recruit has already taken the test, he or she should inform his or her recruiter and see if his or her results are still valid.

## **STEP 2: PASS THE PHYSICAL EXAMINATION**

A recruiter will discuss physical requirements with recruits beforehand. The physical is a regular medical exam, similar to what you would receive at a family doctor.

Examinations include:

- Height and weight measurements
- Hearing and vision examinations
- Urine and blood tests
- Drug and alcohol tests
- Muscle group and joint maneuvers
- Specialized tests, if required (pregnancy test for women, body fat percentage test for those who are overweight, tests relating to any unusual medical history)

# The Enlistment Process, cont.

## STEP 3: MEET WITH A CAREER COUNSELOR AT MEPS AND DETERMINE A CAREER

At this point, a service enlistment counselor meets with each recruit to find the right job specialty. A few different factors contribute to career selection:

- Needs of the Service
- Job availability
- ASVAB score
- Physical requirements (for example, a recruit needs normal color vision for some careers)
- Recruit preference

The service enlistment counselor will also go over the enlistment agreement with the recruit. It is important to understand this fully before signing. When a recruit signs this agreement, he or she is making a serious commitment to the Military!

At this time, recruits are also fingerprinted for their files, which are required for background checks and security clearances.

## STEP 4: TAKE THE OATH OF ENLISTMENT

Once the recruit's career has been determined, he or she is ready to take the Oath of Enlistment. In this statement, the recruit vows to defend the U.S. Constitution and obey the Uniform Code of Military Justice (UCMJ). Family members are invited to watch and take photos.

***I, (name), do solemnly swear (or affirm) that I will support and defend the Constitution of the United States against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same; and that I will obey the orders of the President of the United States and the orders of the officers appointed over me, according to regulations and the Uniform Code of Military Justice. So help me God.***

## STEP 5: AFTER THE MEPS

The new recruit now does one of two things, depending on the terms of his or her enlistment:

- **Direct Ship** – The recruit reports to Basic Training shortly after completing MEPS testing requirements. (It varies based on job assignment and branch.) A recruiter will provide instructions on transportation to Basic Training at this time.
- **Delayed Entry Program (DEP)** – The recruit commits to Basic Training at a time in the future, generally within one year. This is especially popular with recruits who enlist before completing high school. Recruits enrolled in DEP may return to their homes until the time comes to report for duty.

Remember, a recruiter can answer any additional questions a recruit has about the enlistment process.



# WORKFORCE PATH

## FALL TASK LIST

### GET IT DONE (required)

- Complete Senior Survey.
- Register for FSA ID#.
- Research KCTCS options/programs associated with career interest area (Work Ready Scholarship).
- Complete a Career Interest Survey with GEAR UP Kentucky advisor.
- Obtain a job application from a business you are interested in working for, complete it, and turn it in to your GEAR UP Kentucky advisor.
- Complete the FAFSA (beginning Oct. 1).
- Create a resume and cover letter.

### GO THE EXTRA MILE (optional)

- Talk to your counselor or GEAR UP Kentucky advisor about work study, co-op, job shadowing, or internship opportunities available in your school district.
- Gather the necessary documents to complete the FAFSA and attend all workshops and meetings.
- Attend a Career Fair.
- Schedule a mock interview with your GEAR UP Kentucky advisor to practice your skills.

## WINTER TASK LIST

### GET IT DONE (required)

- Complete the FAFSA (if you haven't done so already).
- Continue working hard in your classes to meeting your graduation requirements.
- Talk to your counselor, GUK advisor, or other school personnel about KOSSA, WorkKeys, and other assessments or certifications for career readiness.
- Interview a career professional.

### GO THE EXTRA MILE (optional)

- Do job research.
- Attend a job fair.

## SPRING TASK LIST

### GET IT DONE (required)

- Complete the FAFSA (if you haven't done so already).

### GO THE EXTRA MILE (optional)

- Begin creating your Work Portfolio.
- Begin job search.

## Want to make good money doing a job you love? So did Layden Howard.

If you're someone who would rather be doing something with your hands than having your nose stuck in a book, you're not alone. And attending postsecondary education may still be for you – just ask Layden Howard.

“Attending school has been a struggle for me because I never had an interest in anything,” says Layden. “I always wanted to drop out, but one day during my junior year, some friends of mine found out that our high school was doing a dual credit program with Maysville Community and Technical College. I enrolled as a part-time student in the welding program. After I started welding, I knew that was what I wanted to do for my career pathway.”

When Layden graduated from high school in 2017, he enrolled full-time at Maysville Community and Technical College (MCTC) to continue his path in

welding. To help fund his studies, he applied for the Work Ready Kentucky Scholarship.



**Layden Howard discovered a passion for welding, and after earning certificates at Maysville Community and Technical College, he has a well-paying position in a career he loves.**

“When I found out I had received the Work Ready scholarship, it meant so much to me,” Layden says. “I knew this would help me make my dream of welding come true. Receiving this scholarship gave me an opportunity to attend vocational school and work toward my welding certificates.”

Earning these certificates from MCTC (10 in all!) has certainly paid off for Layden; he is now “making good money” as a journeyman with CECO Concrete Construction in Cincinnati, Ohio.

Layden says, “I was asked what advice I could give anyone wanting to do this. My advice would be finish what you start, take it serious, and put in the work; you will get a good-paying job in no time.”

**For more information on the Work Ready Kentucky scholarship, go to page 19.**



# Creating a Cover Letter

If you have the opportunity to add a cover letter to an employment application, do it! It gives the employer a better sense of your communication skills, as well as a sense of your personality and enthusiasm for the job. Some employers require a cover letter.

## The basic elements of a cover letter

- 1. Greeting:** Address your cover letter to the proper person.
- 2. Opening:** Write a personable, inviting opening paragraph that highlights how your skills are a perfect fit to the job.
- 3. Hook:** Highlight your achievements as they relate to the job you're applying for.
- 4. Skills:** Highlight additional relevant skills, such as computer languages or certifications.
- 5. Close:** Briefly recap your strengths as a candidate, and include your contact information.

## SAMPLE COVER LETTER

EMILY S. JONES  
3328 West Parker Avenue • Mytown, Arizona 85000 • (928) 555-5555 • emily.jones@gmail.com

[Date]

Ms. Rhonda West, Customer Service Manager  
Acme Inc.  
123 Corporate Blvd.  
Sometown, AZ 85000

**Re: Customer Service Representative Opening (Ref. ID: CS300)**

Dear Ms. West:

I was excited to see your opening for a customer service representative, and I hope to be invited for an interview.

I recently graduated from high school, where I was a member of the Skyline Ambassadors Club for two years. Skyline Ambassadors plan and complete at least one service project each month, and through those I gained considerable experience working with and for people from all walks of life. After school and on weekends, for over two years, I have been working in positions that require exceptional customer service skills. At MacDonalds, I was awarded the "I Care" Customer Service Award after just three months in the position. At Walgreens, because of my fluency in Spanish, I am regularly called upon to assist Spanish-speaking customers, and based on the posting for this position, I believe you will find my skills in this area very useful in your company.

Although I have not been out of high school long, in the part-time positions I have held, as my supervisors will attest, I have already demonstrated the ability to resolve a variety of issues (such as billing disputes and dissatisfied or angry customers) and I consistently met all goals set by my employers. I have also demonstrated a strong sense of responsibility and maturity as evidenced by my successful completion of rigorous AP courses, leadership roles in extracurricular activities and my high GPA (3.37).

In addition to my work experience, I gained considerable customer service and communication skills during my tenure as secretary of the Reading Is Fundamental (RIF) Club at my high school. In that role, I regularly contacted elementary schools and non-profit after-school programs for youth to discuss possibilities for collaboration. After identifying ways in which our goals overlapped and how working together could be mutually beneficial to our organizations, I worked with the RIF Sponsor and other officers to work out the important details to ensure success.

I also bring to the table strong computer proficiencies in Microsoft Word, Excel, Powerpoint and Access. My comfort with computers and various database operations will, I am confident, allow me to quickly learn any proprietary software your company may use. Please see the accompanying resume for details of my experience and education.

I am confident that I can offer you the customer service, communication and problem-solving skills you are seeking. I will follow up with you in a few days to answer any preliminary questions you may have. In the meantime, you may reach me at (928) 555-5555 to schedule an interview. Thank you for your time—I look forward to learning more about this opportunity!

Sincerely,

Emily Jones

Enclosure: Resume

Source: GEAR UP Arizona LAUNCH GUIDE

# Creating a Resume



Both the content and format of your resume are important. It doesn't matter how great your work or life history is – if your resume is poorly formatted, hard to follow or has typos, you won't be considered for employment. The sample provided below is one clear, well-organized example you can follow.

## The basic elements of a resume

**1. Heading:** Include your name, address, email address, and phone number. Make it stand out and make an impression by using large, bold font. Make sure your email is professional (not *starwarsfan@hotmail.com* or *crzychik@aol.com* for example).

**2. Education:** List all degrees completed or in progress. As a high school student, include your GPA if it is 3.0 or above and list courses that reflect your work ethic and high aspirations, such as AP or dual enrollment courses and any courses relevant to the position for which you are applying. After you complete your college degree, do not include your high school information.

**3. Experience:** Include your job title, the employer, the location (city and state, at minimum), and the dates of employment for each job listed. Include a brief description of your achievements/responsibilities. Ideally, paid work and unpaid work (community service) are listed separately.

**4. Honors/Awards/Scholarships:** Optional – Include the name of the organization that bestowed the honor/award and the date. Only include scholarships based on merit, not financial need.

**5. Special Skills/Highlights:** Optional – List any unique, relevant or necessary skills not reflected in education or experience (e.g., foreign language fluency, computer program expertise, etc.).

**6. References:** Be sure to get permission from anyone you use as a reference before using their name, and provide them with a copy of your resume. Do not use relatives as references. References can be on a separate sheet of paper, formatted just like your resume.

## SAMPLE RESUME

### EMILY S. JONES

3328 West Parker Avenue, Mytown, Arizona 85000  
928-555-5555 | emily.jones@gmail.com

#### EDUCATION

May, 20XX High School Diploma with a 3.37 GPA, ABC High School 333 S. School St., Mytown, AZ

#### SPECIAL COURSES

Spanish I –III ♦ Marketing I ♦ AP Chemistry ♦ AP Computer Science ♦ Word Processing

#### WORK EXPERIENCE

September 20XX – Present **Pharmacy Sales Associate**, Walgreens, 123 Main St., Mytown, Arizona

• Duties include cashiering, customer service in English and Spanish, answering the phone and assisting or transferring callers as needed, general clean-up and other duties as assigned.

May – August 20XX **Order-Taker/Cashier**, McDonald's, 201 N. Country Dr., Mytown, Arizona

• Duties included accurately taking customer orders in English and Spanish, entering them into electronic order system, handling customer payments including providing correct change and handling credit card transactions.

#### EXTRACURRICULAR ACTIVITIES & AWARDS

20XX – current S.A.D.D. (Students Against Drunk Driving) – member

20XX – 20XX Club R.I.F (Reading Is Fundamental) – secretary

20XX – 20XX Skyline Ambassadors (student service club) – member

August 20XX "I Care" Customer Service Award – McDonald's

#### COMMUNITY SERVICE

St. Mary's Food Bank – canned food drive, November 20XX, November 20XX

Sunday School Teacher – pre-school class, 20XX-20XX

Service Saturday – ABC High School, April 20XX

#### REFERENCES

Ms. Wonder Woman, History Teacher, ABC High School, (602)791-4808, wonder.woman@ABC.org

Mr. Ralph Peterson, Manager, McDonald's, (928) 555-1555, r.pete@mcd.com



# EXPLORATORY PATH

## FALL TASK LIST

### GET IT DONE (required)

- Complete Senior Survey.
- Meet with GEAR UP advisor to review survey and determine path (military, workforce, GEAR UP Scholar)
- Review ILP or whatever tool your school is using for college and career planning.
- Review current grades and high school course completion.

### GO THE EXTRA MILE (optional)

- Talk to your counselor or GEAR UP Kentucky advisor about work study, co-op, job shadowing, or internship opportunities available in your school district.
- Attend a Career Fair.
- Schedule a mock interview with your GEAR UP Kentucky advisor to practice your skills.
- Do college research; use net cost calculator.

## FALL/WINTER TASK LIST

### GET IT DONE (required)

- Take a career, skills or interest inventory.
- Get FSA ID#.
- Complete the FAFSA (beginning October 1).
- Continue working hard in your classes to meet your graduation requirements.
- Complete/revise resume and cover letter.

### GO THE EXTRA MILE (optional)

- Talk to your counselor, GEAR UP Kentucky advisor, or other school personnel about KOSSA, WorkKeys, and other assessments or certifications for career readiness.
- Review benefits of military.

by **Josh Sparks**

**Former GEAR UP student & current doctoral candidate, George Washington University**

Howdy, folks!

Welcome to the closing chapter of a major time in your lives: high school! For many of y'all, the destination to your future appears crystal clear. If so – that's rad! However, for a bunch of you folks, that path comes across a little more murky. For those students, I am happy to reassure you that it is all okay. As a former GEAR UP kid, I was just as nervous at your age, too.

Growing up, I loved the idea of helping others. Up until my senior year of high school (where you all are now!), I wanted to be a middle school teacher. **I was able to speak to GEAR UP advisors and figure out not only how to go to college, but also how to deal with the nuts and bolts to schedule classes and get financial aid.** However, by the end of high school, I ended up changing my career plans twice, and over the span of college, I switched my major/minor combinations eight times. Each shift was because I learned something new about myself, and I used the guidance that GEAR UP gave me back in high school to adjust my trajectory and embrace the experiences along the way.

Often, the ideas we have in our mind don't always play out how we imagined them to be. Whether a family issue arises, you take a course and hate it, realize a college major (or a job or a university) no longer matches your goals, or other setbacks emerge, these

road blocks make the old maps feel outdated and sometimes we become lost. However, such changes are okay, and we may have to make detours to figure out what fits.

**Through resilience, we overcome these hurdles and discover the pieces of the puzzle that align our lives to where we are now. These setbacks are never failures as long as you keep on moving forward: they are simply "successes in progress."** When you find that new passion or fascinating job skill, explore it! A new expedition may await!



*Josh is seen here with his grandmother, mom, and aunt at his graduation from Eastern Kentucky University.*

**The most important thing to do is to keep asking questions.** Don't fuss about feeling like you're over-worrying or that you're coming off to someone as a broken record – that discovery is essential to clearing the field toward your dreams and destiny. More than likely, your mentors (including your

GEAR UP advisors!) have tons of stories of their own, and they can help reassure and reassess what works, what doesn't, and who to ask for the next step of your journey. This discovery business is a constant evolution, and I've watched painters become dental hygienists, writers become bookstore owners, social workers become welders and world travelers, and agriculture workers become engineers and scientists.

Your own future is out there as well, and life in the postsecondary world will only lead you closer to the light beyond the tunnel. So, don't be afraid: while the next step is vital, you're going to make it. **You're a GEAR UP student – and with the support of the program, you have what it takes to make it.**

# Glossary

**ACT/SAT:** Standardized college entrance exams. Many colleges and universities ask for ACT or SAT scores as part of the application process.

**Admission:** Notification from the college to which you applied that you are accepted. Students must respond by the given deadline to inform the college if they will accept the offer. Students accepted to multiple schools will want to compare their financial aid packages to help them decide which school to attend.

**Advisor:** A college staff member or professor who helps a student plan and complete a course of study at a college or university.

**Application:** A form that must be filled out to be considered for entry into university, community college, technical school, to be considered for a scholarship, and, in many cases, to be considered for a job.

**APPS (Advising for Postsecondary Preparation and Success):** A process that aims to confirm a student's plan after high school graduation and provide the best courses of action based on that student's chosen path.

**Associate's degree:** A degree granted after successful completion of a course of study requiring approximately 60 credits, typically by a community or junior college. Full time community college students taking 15 credits per semester can generally finish an associate's degree in two years (also known as AA or AS degree, short for Associates of Arts and Associates of Science).

**ASVAB:** A test to determine qualification for enlistment in the U.S. Armed Forces. It stands for Armed Services Vocational Aptitude Battery.

**Award Letter:** Notice from a school of the amount and type of financial aid that the school is willing and able to provide a student.

**Bachelor's degree:** A degree earned for a course of study that normally requires 120 to 130 credits, involving specific classes related to the student's major. Full-time students ideally complete a bachelor's degree in four years, although changing majors, transferring institutions, taking fewer than 15 credit hours per semester, and/or taking courses that don't count toward one's declared major, can make it take longer (also known as BA or BS, short for Bachelor of Arts and Bachelor of Science).

**Certificate:** An official document attesting to a particular fact or accomplishment. In the postsecondary realm, students complete a series of specified courses, and sometimes an internship, and typically pass a test, to obtain certificates in specific trades or areas of expertise required to work in those fields. Examples include welding, medical technology, auto mechanics, massage therapy, and court stenography.

**Community college:** A public postsecondary institution that offers courses to residents in the surrounding area. Students may attend community colleges to obtain associate's degrees or technical certificates, or may take courses there towards a bachelor's degree, before transferring to a four-year university (2+2 or 3+1 pathway). Students can also take courses to enhance their skills in an area, or just for fun.

**Cost of Attendance (COA):** The total cost of going to college, including tuition, fees, room and board, books, transportation, and personal expenses.

**Deferment:** A period in which payment is not required. In the postsecondary realm, students can obtain deferment on paying their enrollment deposit as well as on paying interest and/or principal on student loans. Deferments do not last forever. Eventually these payments must be made.

**Early action:** When a student applies for admission to a college by an early deadline (before the regular admission deadline) and receives notice of acceptance, denial, or deferment with no obligation to the university to enroll.

**Early decision:** When a student applies for admission to a college by an early deadline (before the regular admission deadline), with the understanding that if accepted, the student must enroll in that school. Students should apply for early decision only to their first choice school.

**Expected Family Contribution (EFC):** The portion of a family's financial resources that should be available to pay for college, based on a federal formula using the information on the FAFSA (Free Application for Federal Student Aid).

**FAFSA:** The Free Application for Federal Student Aid is an online form submitted annually by current and prospective college students (undergraduate and graduate) in the United States to determine eligibility for student financial aid. Students who are eligible to file the FAFSA should complete it every year.

# Glossary

**Federal Student Aid (FSA) ID:** A user name and password used by current and prospective students and their parents to log into U.S. Department of Education websites including the FAFSA website. The ID is used to sign documents electronically (it has the same legal status as a written signature).

**Fee waiver:** Permission to not pay a fee, based on meeting some requirement or condition. In the post-secondary realm, waivers of college application fees and ACT or SAT fees are often available for students based on financial need.

**Financial aid package:** The amount and types of federal, state, and college aid that a college/university offers to a student it has accepted, to offset the cost of attendance at their school. Also referred to as Award Letter. Depending on the package, sometimes it can be cheaper for a student to attend an expensive school because more aid is offered to offset the cost. This is why it is important to apply to the schools you want to attend, even if you don't think you can afford it. There are different types of aid including loans, work study, scholarships, and grants.

**Four-year university:** A postsecondary institution/ school that offers undergraduate (bachelor's) degrees. Many four-year universities also offer graduate (master's) degrees.

**Full-time student:** A student who enrolls in at least a minimum number (determined by your college or university) of credit hours or courses.

**GEAR UP Kentucky (GUK):** Gaining Early Awareness and Readiness for Undergraduate Programs; a federal grant program coordinated by the Council on Postsecondary Education that works with student, families, and schools to support postsecondary preparation and success.

**Grade point average (GPA):** The average of all of the course grades you have received in high school, or in college, on a four-point scale.

**Individual Learning Plan (ILP):** A college and career planning tool that students can use to gain better understanding of their skill sets, to record successes during their high school career, and to create a resume for college and career entrance.

**Ivy League:** A group of long-established colleges and universities in the eastern U.S. having high academic and social prestige. It includes Harvard, Yale, Princeton, Columbia, Dartmouth, Cornell, Brown, and the University of Pennsylvania.

**Kentucky Educational Excellence Scholarship (KEES):** A program that provides scholarships to students who earn qualifying scores on ACT, Advanced Placement (AP), International Baccalaureate (IB), or Cambridge Advanced International (CAI) exams, as well as maintaining a 2.5 GPA each year of attendance at a certified Kentucky high school.

**Kentucky Higher Education Assistance Authority (KHEAA):** A public corporation and governmental agency aimed to improve student access to higher education by providing financial and informational resources.

**Letters of recommendation:** Letters of endorsement (often from high school teachers/staff) written on a student's behalf during the college and/or job application process.

**Major:** A concentration of study focused on a discipline, which requires completion of specific courses.

**Military Entrance Processing Station (MEPS):** Determines whether an individual is qualified to serve in the United States Armed Forces and specifies the jobs available to those individuals through joining the military.

**Minor:** A college or university student's declared secondary academic discipline during their undergraduate studies.

**Orientation:** A meeting/event many colleges offer (hours or days-long) where incoming students and parents/guardians receive information about registering for classes, meet their advisor, and learn about school resources and policies.

**Pell grant:** Money from the U.S. government to support a student's education that does not have to be paid back. Pell grants are awarded to U.S. citizens and legal residents based on financial need and timeliness of completing the FAFSA.

**Placement test:** Colleges and universities may require students to take tests to determine the appropriate level college math and/or English class.

**Postsecondary education:** The broadest term to describe any education beyond high school, including, community college, university, technical school, etc.

**Residence hall:** A building primarily providing living/sleeping quarters for large numbers of students. Also known as a dorm or dormitory and often referred to as "on-campus housing."

# GLOSSARY

**Resident:** A student who lives in and meets the residency requirements for the state where a public university is located. Tuition at public universities often is more expensive for non-residents.

**Resume:** A brief account of a person's education, qualifications, and previous experience, typically sent with a job application.

**ROTC:** Program to train college students to become officers in the U.S. Armed Forces. Stands for Reserve Officers' Training Corps.

**Room & board:** The cost of a room in a dormitory and a dining hall meal plan at a college or university.

**Scholarship:** Money to support a student's education that does not have to be paid back. Scholarships are awarded based on academic, athletic, artistic, or other types of achievements, affiliations, or competitions.

**SMART Goal:** Any goal that follows a set list of criteria that allows for clarity, focus, and productivity to achieve desired outcomes; these goals must be Specific, Measurable, Attainable, Relevant, and Timely.

**Student Aid Report (SAR):** The SAR summarizes the information included on the Free Application for Federal Student Aid (FAFSA). The SAR provides the Expected Family Contribution (EFC), which is used to determine whether a student is eligible for a federal Pell Grant and other federal aid.

**Student loan:** Money a student borrows to help pay for college, which must be paid back. Subsidized loans are offered to students who qualify through the FAFSA. The federal government pays the interest while the student is in college. There are also unsubsidized loans where interest begins accruing as soon as the loan is accepted.

**Student Survey:** A document used to record basic student demographic information.

**Student Success Plan (SSP):** A template with a pre-populated set of Action Items that correspond to the student's identified path to create a successful transition between middle school and high school and transition between high school and life after graduation.

**Summer bridge programs:** Programs offered by many universities and some community colleges, which occur in the summer between high school graduation and fall transition to college. These programs offer stu-

dents accelerated, focused learning opportunities that can help better prepare them to succeed in college.

**Technical school:** A general term used for a college that provides mostly employment-preparation skills for trained labor, such as welding and culinary arts. These programs generally take no more than two years to complete. Examples include the Le Cordon Bleu Institute, Universal Technical Institute, and DeVry.

**Transcript:** An official academic record from a specific school. It lists when you attended, the courses you have completed, grades, and sometimes test scores. Universities, colleges, and technical schools usually require high school transcripts be submitted as part of the application process.

**TriO Programs:** Federal outreach and student support service programs at the middle school, high school, and college level to assist students with understanding of basic college requirements, and to motivate students toward successful completion of postsecondary education.

**Tuition:** The amount of money charged for instruction/classes at postsecondary institutions (see also -- cost of attendance).

**Undeclared/undecided:** Term to describe a student who is unable or not ready to select a major at a college or university. Colleges typically ask students to pick their major by the end of their sophomore year.

**Work study:** A federal program that provides the opportunity for college students to work part-time jobs (often on the campus of the school they attend) to earn money to pay educational expenses. Students receive compensation in the form of a paycheck, much like a traditional job. Students must submit the FAFSA to be considered for work-study positions.

**YOU GET IN  
LIFE  
WHAT YOU HAVE  
COURAGE  
TO ASK FOR.** OPRAH WINFREY



# FINAL CHECKLIST

*NOTE: This form is designed to be completed during your final April/May advising session with your GEAR UP Kentucky advisor.*

**As you venture on to the next stage of your journey, please keep GEAR UP in the loop! Reach out to us during the summer and confirm your plans.**

**Name:** \_\_\_\_\_

**Current phone number:** \_\_\_\_\_

**Non-school email address:** \_\_\_\_\_

**Mailing address:** \_\_\_\_\_

.....  
**Post-High School Destination**

**University/Major:** \_\_\_\_\_

**Community & Technical College/Major:** \_\_\_\_\_

**Trade School/Trade:** \_\_\_\_\_

**Workforce:**

**Apprenticeship:** \_\_\_\_\_

**Manufacturing:** \_\_\_\_\_

**Job:** \_\_\_\_\_

**Military/Branch:** \_\_\_\_\_

.....  
**What are the scholarships you have been awarded?** \_\_\_\_\_

.....

\_\_\_\_\_  
**GUK Student Signature**

\_\_\_\_\_  
**GUK Staff Signature**

***Tear this page out and leave with your GUK advisor – or cut and paste or take a screenshot or photo then email to your GUK advisor.***

# College Tracker

This tracker will help you stay on top of all your application tasks, paperwork, and deadlines.  
Put in all due dates and check them off when done.

	Tasks	College 1:	College 2:
<b>DEADLINES</b>	Regular application deadline (check financial aid deadlines)		
	Early application deadline		
<b>GRADES</b>	Request high school transcript sent		
	Request midyear grade reports sent		
<b>TEST SCORES</b>	SAT or ACT required?		
	SAT subject tests required?		
	Release SAT subject test scores		
	Send SAT scores		
	Send ACT scores		
<b>LETTERS OF RECOMMENDATION</b>	Number required		
	Request teacher recommendations		
	Request counselor recommendations		
	Request other recommendations		
<b>ESSAYS</b>	Essay required?		
	Proof for spelling and grammar		
	Have two people read your essay		
	Final copy in application		
<b>INTERVIEWS</b>	Interview required?		
	Interview date		
<b>SUBMITTING THE APPLICATION</b>	Sign application and keep a copy of everything		
	Pay application fee (amount)		
	Applied online – received confirmation		
	Applied by mail – confirm receipt of all		
	Notified school counselor that you applied		
<b>AFTER YOU SEND YOUR APPLICATION</b>	Received decision letter from office of admission		
	Deadline to accept admission and send deposit		
	Tuition deposit sent		
	Housing forms completed and deposit sent		
	Notify the other colleges you will not attend		

# Scholarship Tracker

		SCHOLARSHIP 1	SCHOLARSHIP 2
Name of scholarship/sponsoring agency			
Type of award (scholarship, internship, loan)			
Amount of award			
Application deadline			
<b>ELIGIBILITY REQUIREMENTS</b>	Academics (GPA, class rank, etc.)		
	Employment/membership		
	Ethnic/minority/religious		
	Major or career interest		
	Military		
	Residency		
	Other		
<b>FORMS REQUIRED</b>	Application		
	FAFSA		
	High school transcript		
	Proof/documentation (birth certificate, membership card, etc.)		
	Other		
<b>ADDITIONAL REQUIREMENTS</b>	Essay		
	Test scores (PSAT/NMSQT, SAT, ACT, etc.)		
	Other		
<b>RECOMMENDATIONS NEEDED?</b>	Who/date requested		
	Date sent to program		
<b>SUBMITTING THE APPLICATION</b>	Sign application / made		
	Pay application fee (amount), if needed		
	Applied online – received confirmation		