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bluegrass community & technical college is committed to a policy of providing educational opportunities to all qualified students regardless of economic or social status, and will not discriminate on the basis of race, color, religion, sex, marital status, age, national origin, sexual orientation, or physical or mental disability



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the **STAR** news

PARENT EDITION

This is our first special issue of *The Star News*, designed especially for parents and guardians of our ETS students. Each month during the school year, we distribute valuable information about academic success, career planning, college selection, and financial aid to your kids. We realize that for most teenagers, that information doesn't always make it back to their parents, so we wanted to provide you with some of the most important information you might need to understand the whole college process for yourself—and for your child.

Inside, you will find explanations for different types of colleges, definitions of frequently used terms, guidance for finding financial aid, and a timeline to help you know what happens when. Whether your child is in sixth grade or getting ready to graduate from high school, we hope there will be some useful information here for you. (By the way, just because this newsletter says "Parent Edition" doesn't mean we don't want students to read it too!)

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If you have comments, suggestions, or questions that can help us make this publication more useful to you in the future, please let us know. And if you find yourself getting interested in college as an adult, be sure to check out what we can do to help you figure out the options in our "ETS for Adults?" story inside the back cover.

As always, thanks for your support and thanks for letting us work with your kids!

 YOUR TALENT SEARCH STAFF

START Here:

Colleges vary—a LOT. Here are some general categories to get you oriented to the main types:

- ◆ **Liberal Arts College:** These schools offer a wide variety of courses, expanding well beyond the range of classes offered in high school. Most are private and focus mainly on undergraduate students. Classes tend to be small and there is usually an emphasis on campus community life.
- ◆ **University:** Generally, a university is bigger than a college and offers more majors and research facilities. Class size can be large; some classes may be taught by graduate students.
- ◆ **Community or Technical College:** Community colleges offer a certificates, diplomas, and degrees for programs up to two years of full-time study, often in technical fields for immediate entry into the job market.
- ◆ **Agricultural, Vocational, and Specialized Colleges:** These schools emphasize preparation for specific careers in fields like recording arts, cosmetology, massage therapy, or office management and technical skills.

NEXT

◆ **Public vs. Private:** Public (state-supported) colleges receive funding from state governments. This means they usually have a lower price tag, particularly for in-state residents. Private colleges rely on tuition, fees, endowments, and other private sources of funding, and will almost always have a higher price tag. BUT, financial aid will determine what you owe, not the price tag. Some private schools are in a much better position to award financial aid than many underfunded public schools, so the money you pay could actually be less at a private school. This means the academic prestige and individual attention of a private school may be a better deal for you... it just depends on what kind of financial help each school is able to offer you.

BCTC Educational Talent Search serves 950 middle and high school students from Bourbon, Boyle, Clark, Fayette, Jessamine, Mercer, and Scott counties through funding from the US Department of Education. Our purpose is to help our participants:

- ◆ Excel in school
- ◆ Develop awareness of potential careers
- ◆ Experience positive cultural activities
- ◆ Understand and pursue postsecondary educational opportunities

The Star News is a quarterly publication of BCTC Educational Talent Search, and is edited by Tedd Roseberry. Information in this issue was adapted from material by The College Board and other sources.



GOT ALL THAT? NOW, HERE'S SOME MORE STUFF TO THINK ABOUT:

Academic Level: You want to be challenged, but you also want to have peers with similar academic expectations at a school interested in meeting those expectations. This particular difference between colleges can be hard to see.

Price Range: As mentioned above, total expenses at different colleges are not always simple to compare, and neither are the financial aid options available to offset those expenses. Don't dismiss a school that seems great for you just because of the price tag. Investigate your options and see if there's a way to make it work.

Local or Distant / Urban or Rural: Consider travel expenses, climate, special interests, and cultural exposure. Allow yourself to imagine life seriously in a variety of settings before deciding where you want to be.

Living Accomodations: Will you keep living at home? Would you prefer an off-campus apartment, or do you want to live on campus?

OTHER COLLEGE OPTIONS

Single Sex: All four-year public colleges and most private schools are co-ed. But single sex schools are also available, and their environment has a proven academic benefit for many students. This doesn't mean all work and no play though; most join with other schools for an active social scene.

Religiously Affiliated Colleges: Some private colleges are affiliated with a religious faith. This almost always means they receive funding from that religious group, otherwise the situation varies quite a bit depending on the school. Religious affiliation may be historic only, with little direct day-to-day influence on the community. Or the opposite may be true, and it can strongly affect campus and classroom life. Ask questions, and choose a school where you'll be comfortable.

Historically Black Colleges & Universities: HBCUs trace their origins to a time when African American students were systematically denied access to most other schools. Today, they offer African American students a culturally rich opportunity to experience an educational community where they're part of the majority.

Large or Small: Know your personality and how you relate to other people. Do you want an intimate environment, or a wide social field? Both kinds of schools can offer many opportunities, *or* both can leave you alone or overwhelmed. It all depends on your personality.

Social and Athletic Organizations: Look for specific programs you're interested in, and find out how easy it is to get involved. Just because a program exists at a school doesn't mean you will be able to participate in it. Also remember that at many schools, students can start up new programs if what you want doesn't already exist.

Retention and Graduation Rates: This will help you see how satisfied students are with the quality of a school. Retention tells how many return after the first year, and graduation tells how many make it all the way to the end. If these numbers are low compared to similar schools, it may indicate problems like a lack of support for students.

checklist

EIGHTH GRADE

- Research colleges at www.gohigherky.org
- Talk to people about college and how to prepare yourself

NINTH GRADE

- Talk to counselors about:
 - Attending a college or university
 - Taking college prep classes
 - Using the Freshman Planner at www.gohigherky.org
 - Enrolling in math and foreign language classes each semester
- Start thinking about the colleges you want to attend
- Start visiting the colleges
- Find out about AP and other honors-level courses

TENTH GRADE

- Review the high school requirements for colleges you like
- Find out how soon you can enroll in AP/honors courses
- Continue extracurriculars and academic enrichment programs
- Take the ACT PLAN test in October or November
- Take the PSAT in October as practice for next year

ELEVENTH GRADE

FALL SEMESTER

AUGUST

- Find out test dates for the PSAT and ACT; you'll need to register up to six weeks ahead of time
- Take challenging courses to improve your college options
- Start investigating and planning for financial aid & scholarships

SEPTEMBER

- Research colleges you like: make an info file for each, go to college fairs and open houses, and go online to learn more
- Plan to visit colleges during your breaks

(CONTINUED)

Increase your COLLEGE KNOWLEDGE

ACT and SAT

Four year colleges and universities require one of these standardized timed tests, but community and technical colleges do not. The ACT is preferred by most schools in our area.

Advisor

Prior to registering for classes you will need to meet with your academic advisor who will guide you through the process of choosing and registering for classes.

Associate Degree

An Associate Degree program usually takes a full time student two years to complete. This category includes technical/professional degrees, and general education degrees that transfer to four year programs.

Bachelor's Degree

A Bachelor's Degree prepares you for professional fields (like business or education), or for further study toward an advanced degree. It usually takes a four full-time years to finish.

Certificate Program

A Certificate can be earned in as little as one semester, depending on the program. Certificates are primarily offered in technical programs.

Colleges and Universities

Universities are institutions with different divisions called schools or colleges. Colleges tend to be smaller, without such divisions. Both offer four-year Bachelor of Arts (BA) or Bachelor of Sciences (BS) Degrees.

Community & Technical Colleges

These schools are conveniently lo-

cated in local communities and specialize in both college transfer programs and technical programs. They are designed to serve the community's needs and grant certificates or two-year associate degrees.

COMPASS Assessment

The COMPASS is an untimed test used by many community colleges in place of the ACT or SAT. It tells what course level is best for you.

Diploma Program

A Diploma Program is designed to prepare students for employment in a technical field in one or two years.

Distance Learning

Distance learning lets you take courses and earn degrees without the traditional on-campus experience. The term includes courses and degrees offered through television, correspondence, CDs, interactive satellite, and the internet.

Enrollment Status

Your enrollment status tells whether you are a full-time or part-time student. Generally, you must be at least half-time in a degree or certificate program to qualify for financial aid.

FAFSA

FAFSA stands for Free Application for Federal Student Aid. This is a FREE government form that all students need to complete. Colleges, universities, state agencies, and some scholarship programs use the FAFSA to award many types of financial aid. You should apply for a PIN (to access your personal account) and fill out the FAFSA online: www.fafsa.ed.gov. The FAFSA must be submitted as soon as possible after January 1st of each year a student is in college, either full or part time.

Financial Aid

Financial aid is money loaned or awarded to students to help them

pay for college. The largest source of financial aid is the federal government, followed by state governments, colleges, and private groups.

GED Certificate

GED stands for General Education Development. Students receive this certificate if they pass an approved high school equivalence test.

Independent Student

For financial aid purposes, an independent student meets at least one of these criteria: married, 24 years of age or older, enrolled in a graduate or professional education program, has legal dependents other than a spouse, is an orphan, ward of the state, or a veteran of the United States armed forces. If somebody else can claim you as a dependent on their tax forms, you are not classified as an independent student.

Postsecondary

This term means "after high school" and refers to programs for high school graduates, including two and four year college programs, as well as vocational and technical schools.

Scholarships

By far, the most scholarship money is awarded and distributed by college financial aid offices. However, there are also millions in private scholarships available each year. Companies, unions, foundations, community organizations, churches, and others sponsor scholarships. Searching for these scholarships takes time and energy, sometimes for just a few hundred dollars. But remember: whatever you win is free money.

Scholarship Scams

Never pay money to get money for school. All scholarship information is freely available, so nobody has to pay to get it. Check with your financial aid officers or the Better Business Bureau before engaging the services of

any private scholarship search companies. Beware of scams!

Semester

Classes usually run for one semester (about 15 weeks) and most schools have two main semesters (Fall and Spring). Classes may only meet on Monday, Wednesday, and Friday OR on Tuesday and Thursday. Summer classes tend to run for fewer weeks (3 to 6) but have more frequent class meetings to cover all the material.

Transcript

A high school or college transcript is a report listing the courses a student has taken and the grades he or she earned in the course.

Transfer

Kentucky Community and Technical Colleges, such as BCTC, provide general education coursework that is transferable to most four year institutions in Kentucky. This coursework is usually equivalent to the first two years of a Bachelor's Degree.

Tuition

Tuition is the amount of money colleges charge for classroom and other instruction, and the use of the facilities, such as libraries. There are often additional fees, and costs for room and board, so the price of tuition may not be the only thing you need to consider.

Undergraduate Student

Undergrads are students at a college or university who have not yet earned their Bachelor's degree.

Vocational and Trade Schools

Many private schools offer training for specific jobs. They usually offer certificates for program completion.

Work-Study

Federal Work Study is a program awarded by colleges, where students work part-time on-campus jobs to help fund their education.

checklist

ELEVENTH GRADE (CONTINUED)

- OCTOBER**
- Take the PSAT to qualify for National Merit Scholarships
 - Use www.number2.com to prepare for the ACT or SAT
 - Choose adults to ask for recommendation letters
- NOVEMBER**
- Apply for Governor's Scholars program for next summer
 - Sign up for the ACT or SAT
- DECEMBER**
- Begin the application process for US military academies

SPRING SEMESTER

- JANUARY**
- Meet with your guidance counselor to pick next year's classes
- FEBRUARY**
- Think about getting a summer job or internship
 - Plan spring break college visits
- MARCH/APRIL**
- Make spring break college visits
 - Write a resume
- MAY**
- Accept or decline Governor's Scholars appointments on 5/1

TWELFTH GRADE FALL SEMESTER

- AUGUST/SEPTEMBER**
- Be sure your HS and KEEES records are correct and on track
 - Narrow your college list and collect admission materials
 - Register for October ACT or SAT
- OCTOBER**
- Begin essays and applications
 - Talk/visit with your colleges' staff, students, and faculty
 - Register for December ACT/SAT
 - Attend college fairs and financial aid nights whenever you can

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Financial Aid—Everybody's Doing It

Financial aid is a fact of college life. Even the most affordable options are still far more costly than most people are able to pay, so nearly everyone has to get help. That help comes in three forms:

- ◆ **Grants and scholarships:** This is free money, “granted” to the student or won through a scholarship program from the school or an outside organization. Grants and scholarships are not paid back.
- ◆ **Work study:** This is earned money, paid to a student for working a part time campus job. Work study jobs are usually more flexible than off-campus work, and some even provide useful experience in a student’s field of study.
- ◆ **Loans:** For most people, student loans are inevitable—and loans do have to be paid back. The good news is that student loans offer some of the best financing available, usually backed by the federal government. Also, student loans don’t have to be paid back until you’re done with school, and even then they typically offer more flexibility than other forms of credit.

The financial aid process all begins with the Free Application for Federal Student Aid (FAFSA). You can complete this form online at www.fafsa.ed.gov, where you will also need to apply for a PIN to access your personal account. You can use the checklist given below to help track your progress.

Tracking the Financial Aid Process

- ❑ Complete federal tax forms as early as possible. Financial information from tax forms will be used to file the FAFSA. Filing early helps you get “in line” for any awards that are given out until funds are exhausted. You can also file the FAFSA online with estimated or incomplete information just to get your application started—but processing can’t be completed until you add the final information.
- ❑ Although you want to file the FAFSA as soon as possible after January 1st, it takes several weeks longer for most people to get their income tax information. Just keep in mind that students who file a FAFSA by March 15th have the best chance to get all the aid they may qualify for, and be sure to check with your school’s financial aid office so you’ll know if there are other priority deadlines.
- ❑ Don’t limit your options on financial aid. Indicate on the FAFSA that you are interested in all forms of assistance, even if you aren’t sure. Your school will probably offer you a financial aid package containing several different kinds of aid. You can accept or reject different items once you see the whole picture. There’s no advantage to rejecting certain types of aid before they’ve even been offered.

ETS FOR ADULTS?

YES, it’s true... Educational Talent Search can help adults who may be interested in returning to school explore, plan, and enroll in higher education. If you’re an adult who may be interested in going back to school, we can help! We focus on the individual needs of the adults in our program, and we do our best to provide all the information and encouragement you need to succeed!

So, if all this talk about college has gotten you interested, call or e-mail our program director Carol Elrod for more information:

859.246.6574 | carol.elrod@kctcs.edu

- ❑ Keep a copy of every financial aid form you complete. The paperwork piles up quickly, so don’t just trust your memory!
- ❑ Once your FAFSA is processed, the information is automatically sent to the schools you listed. If you plan to attend school in Kentucky, your info will also be forwarded to KHEAA.
- ❑ Contact your college’s financial aid office to find out about other opportunities and deadlines.
- ❑ Your schools will send you a financial aid decision in late spring or early summer. If you have more than one offer, compare them carefully.
- ❑ It’s possible to appeal a financial aid decision if you have a good reason, but be sure you follow established appeal procedures at the school.

college planning timeline checklist

TWELFTH GRADE (CONTINUED)

- ❑ Ask for recommendation letters

NOVEMBER

- ❑ Finish your applications and essays; get them proofread!
- ❑ Watch scholarship deadlines

DECEMBER

- ❑ Register for January ACT or SAT
- ❑ Finalize applications/essays and complete the admissions procedures for your top schools
- ❑ Remind your references of application deadlines; always send them thank you notes!
- ❑ Keep copies of what you submit

SPRING SEMESTER

JANUARY

- ❑ Request FAFSA online PIN; complete the FAFSA as soon as you have tax/income info
- ❑ Keep copies of what you submit

FEBRUARY

- ❑ Register for March ACT or SAT
- ❑ If required, obtain and submit a physical examination
- ❑ Review college acceptances and compare financial aid offers
- ❑ Make sure mid-year transcripts have been sent, if required

MARCH

- ❑ Make a final decision; send a deposit to reserve your place!
- ❑ Check your Student Aid Report (SAR) for accuracy

APRIL

- ❑ Confirm housing arrangements

MAY

- ❑ Return all financial aid notices and scholarship acceptances

AFTER GRADUATION

- ❑ Make sure your final transcript is sent to your college
- ❑ Make a list of what you will need to take with you to college
- ❑ Wait until after your first classes to buy your books and supplies