

Family Firsts

Reach for your dreams

Be the first in your family to go to college.

You can find your own way—and the support you need—to make your own future.

By starting now to think about and plan for college, you can make it happen. There are many resources to help. This booklet is a good place to start, with advice on:

- Why you should go to college
- What it takes to get there
- Who can help you
- How to choose a college and how to succeed once you're there
- Where the money will come from

ACT[®]



Why go to college?



There are many reasons to go to college—and you probably know a few already:

Additional education after high school can increase your pay.

Most college graduates earn a lot more money than people who stop their education at high school.

The more education you have, the more likely it is you will always have a job.

According to one estimate, by the year 2028 there will be 19 million more jobs for educated workers than qualified people to fill them.



Source: U.S. Census Bureau

Top Ten Fastest Growing Occupations, 2004–2014

1. Home health aides
2. Network systems and data communications analysts
3. Medical assistants
4. Physician assistants
5. Computer software engineers, applications
6. Physical therapist assistants
7. Dental hygienists
8. Computer software engineers, systems software
9. Dental assistants
10. Personal and home care aides

Source: U.S. Department of Labor, Bureau of Labor Statistics



Education after high school is much more important for your generation than it was for your parents' generation.

When your parents were in high school, there were a lot of jobs for people with a high school diploma or less. In the last 20 years, though, things have changed. Today, most good jobs require more than a high school diploma. Most businesses now need more employees who can read, write, and communicate well—employees who know how to think and solve problems creatively.

And there are many other benefits:

Whatever path you choose for continuing your education after high school—whether at a university, college, community college, or technical school—you will meet new people and learn new things. You will have new opportunities to discover and explore interests, to expand your idea of yourself, to take on new challenges, and to experience the pride of achievement.

Now that you've started thinking about college, let's get more specific about what is involved in planning for it. The basic question to ask yourself is: "What can I do between now and high school graduation to best prepare myself for education and life after high school?"

"I remember a conversation when I was in middle school. We had a half-day off school and I was waiting for the bus to go to the mall. A bum came up to me and asked me why I wasn't in school. I told him it was because we had the afternoon off and he said, 'Good. You need to stay in school. You don't want to end up like me.' That has always stayed with me."

—Joel Ware, a student at Mount Mercy College in Cedar Rapids, Iowa, and the first in his family to go to college.

What does it take to get to college?

You Need a Plan

As the first person in your family to attend college, you'll be taking a very big step. But you can succeed if you have a plan, one that includes:

- Preparing academically
- Thinking about careers
- Finding people who can help you
- Learning about colleges

Be Ready

One of the best ways to prepare for college—and the rest of your life—is to take a strong academic program in high school. You can't just take the minimum required for graduation to be ready for college. You must take what is often called a core curriculum—a set of challenging courses that prepare you for college-level work. Taking these core classes and working hard in them is more important than getting good grades in easy courses.

Core courses:

- Four years of English
- Three years of math—algebra and above
- Three years of social sciences
- Three years of natural sciences; ones that include some lab work and physics, if possible

Some colleges also suggest students take:

- Two or more years of the same foreign language
- Some visual and performing arts classes: art, music, theater, drama, or dance
- Electives such as computer science

Things you can do now

- Develop your reading, writing, and thinking skills.
- Limit your TV time.
- Listen to music with positive messages.
- Join clubs in debate, science, or writing.
- Read, read, read.
- Identify people who can help you, in and out of school.
- Ask questions.
- Visit colleges.
- Sign up for college outreach programs.
- Talk to college students.
- Join groups at school and in your community that focus on positive values and support for each member.



Think About Your Future

It's never too early to start thinking about what kinds of jobs you might like. Think about what you do well and what you enjoy doing, and then find out which jobs might fit those skills and preferences.

- **Look for tools to help you explore careers.** Many schools offer ACT's DISCOVER® program, a computer-based tool that helps you to match your interests to careers and occupations—and to learn about the educational requirements of those occupations. DISCOVER is just one of many tools. To find others, ask your school counselor or librarian—or do a search online.
- **Learn more by getting into community and school groups and volunteer work.**
- **Talk to people about the jobs they do.**
- **Learn as much as you can about computers.** Many jobs require computer skills.

Find People Who Can Help

Planning for college may seem scary, especially if you're the first in your family to go. But if you get help from the right people, you'll be more likely to get into college—and to succeed. You may want to take the initiative and create your own “support network” of people who can help.

- **If your family supports you, you're a step ahead.** If they aren't too helpful right now, make an extra effort. Share what you learn about college. Encourage them to talk to your teachers, counselor, or principal. Ask them to visit colleges with you. And tell them that going to college does not mean you are leaving behind your family or community.
- **Get to know your school counselor.** Don't wait for your counselor to contact you. Many counselors help hundreds of students, so you might get overlooked if you are too shy about asking questions. Make an appointment to talk about college. Ask for advice on courses to take and resources to help you.
- **Find a mentor.** A mentor is a person with knowledge and experience who helps another do something or meet a goal. Mentors can be people in formal mentorship programs, your school, your neighborhood, your church, an internship program, your volunteer work, and local businesses. Anyone who supports and guides you can be a mentor.
- **Make friends with people who also plan to go to college.** Share your hopes and dreams and encourage each other. Believe in your plan, stick to it, and avoid people who try to discourage or sidetrack you.

Ask for help
in preparing
for tests, like
the ACT® and
PLAN®

Your school counselor has all
the information, or go to
www.actstudent.org.

College Knowledge

- **Read everything you can about college and financial aid.** Read guidebooks and catalogs. Go online. Look for articles in newspapers and magazines. The more you read, the better you'll understand how things work. Start now.
- **Spend some time in the counseling office.** Many colleges send catalogs and brochures to high school guidance offices. Browse through the materials and ask questions.
- **Visit college campuses whenever you can.** Attend performances, art shows, or sports events; go to a summer program on a campus if possible, or just walk around. Get to know about college life and build the feeling that you belong there.
- **Keep track of deadlines for admissions and financial aid applications so nothing sneaks up on you later.**



Making the decision to attend college was difficult for me not only because I was the first in my family to graduate from high school but also because I had not prepared for it. I hope to make it easier for you with a few tips from my experience:

Believe in yourself! Don't let anyone tell you that you will not make it in college or that it's not for you. Some people will tell you to go to a community college first, others will tell you not to bother with college at all. Community college may be a good option, but don't be afraid of attending a four-year university straight out of high school. If you work hard and are motivated, you will make it.

Don't let a lack of money hold you back. There are plenty of loans and scholarships. You just need to spend time looking. Get involved in high school sports and clubs. (Sometimes there are scholarships for such activities.) If your parents don't make a lot of money, you may get grants and loans.

Take on more responsibility. If you are not involved in extracurriculars, get a part-time job. You will learn to manage your time and money, which will help you handle the responsibilities of college.

Take honors classes in high school if you can. They will better prepare you for college and college entrance exams such as the ACT.

If no one in your family has attended college, you need to prepare relatives as well. Parents who have not experienced college don't fully understand what you will be going through. Involve them in your college decisions.

If you know someone in a career that interests you, talk to them about it and ask to "job shadow" them for a day.

Finally, never give up, and do something you enjoy. Don't do something for the money; in the end you won't be happy. Good luck!

—Dalia Chavez, a first-generation senior at the University of Washington majoring in materials science and engineering.



Who can help you go to college?

Now that you are on the road to college, let's talk about who can help you get there. Fortunately, there are a lot of people who want to do just that.

First remember that your #1 fan should be you. Ask for—insist on—the classes you need. Ask questions when you are confused. Don't let anyone discourage you. Don't discourage yourself. Listen to music with positive messages. Tell yourself "I'm going to college" until you have no doubt about it. Read stories about successful first-generation college students.

See if there are mentor programs in your school, church, or community. Join one if you can or if you think you need extra support. These mentors want to help you. Most times, they've been where you are now. Check out programs like Upward Bound, GEAR UP, and Talent Search. Privately sponsored mentor programs include I Have a Dream, Project GRAD, and A Better Chance.

When you need more information, go find it. Your school guidance office will have a lot of material. So will the public library. You will find the most—and the most current—information about colleges and college preparation online.



"Do you want to be successful? Anyone who is successful got help from someone. Feel empowered and believe that hard work, a good attitude, and some help from others will allow you to master the challenge."

—Freeman Hrabowski, Ph.D.,
President of the University of Maryland, Baltimore County, and co-founder of its Meyerhoff Scholarship program, a training ground for the nation's best African American science and math students.

Check out the following list of helpful sites.

News You Can Use—An electronic newsletter from ACT written just for you. It includes tips and encouragement for high schoolers planning to go to college. Go to www.act.org/news/use to subscribe.

www.actstudent.org—This ACT website has information about preparing for and taking the ACT test. In addition, there is a lot of information about other ACT programs and services at www.act.org.

www.yesican.gov or www.yosipuedo.gov—A website in English and Spanish developed by the White House Initiative on Educational Excellence for Hispanic Americans. It includes questions to ask your counselor and information about paying for college.

If you don't have a computer at home, find one you can use at school or at the public library.

Create a Web e-mail address for yourself so you can get answers to questions you might have when you go to program websites. Many services offer free e-mail accounts, including www.yahoo.com.

Don't make your e-mail address silly or crude. It may be your first chance to make a good impression.

For more information, visit www.actstudent.org.



Timeline of Your Senior Year of High School

August

- Look for scholarships you qualify for.
- Register for the ACT, the college entrance and placement exam.

August–December

- Apply for admission at the colleges you've chosen.
- Find out if you qualify for scholarships that each of your colleges offer; apply for them.
- Apply for other scholarships.
- *Keep studying!*

December

- Get a Free Application for Federal Student Aid (FAFSA) from your counselor or online; start collecting the documentation you need to complete it.

January–March

- Complete the FAFSA form, or file it online at www.fafsa.ed.gov. The sooner you complete it the better. (Aid can run out.)
- *Keep studying!*

Spring

- Look for decisions on your admission applications from your colleges.
- Visit colleges that have invited you to enroll.
- Offers of financial aid usually arrive by April.
- Decide which college to attend.
- *Keep studying!*

Graduate from high school!

Summer

- Participate in orientation programs and register for classes at your college.

How will I choose a college—and how will I succeed once I'm there?

Choosing the right college is very important. Where do you start? With yourself.

- **Think carefully about what you want and need to succeed.** Go to a college that fits you well—academically, socially, and personally. The fit is more important than the reputation. Consider a range of schools. Think about community colleges and vocational schools as well as traditional four-year programs. Many first-generation students who start college programs don't finish. You'll have a better chance of finishing if you go to a school you like and where you feel comfortable.
- **Start a list of college possibilities.** You will find more than one that will meet your needs.

There also are hundreds of community colleges and vocational schools in the United States. Check out the costs and programs at community colleges in your area or state. Many high school graduates start at community colleges, then transfer into four-year programs.
- **Research the schools on your list.** Check their websites. Talk to or e-mail students or faculty there. Take notes. Visit as many as you can. Try to imagine what it would be like to live there for several years. Does the campus offer the academic and personal programs you will need to be happy and do your best work? Does the community appeal to you?

Questions to Ask During a Campus Visit

- What activities and services are available to help students get settled— academically and socially— during their first year?
- How big are the classes?
- How easy is it to meet with faculty?
- What is the total cost of attending the college?
- Are all freshmen assigned an academic counselor?
- Where do most freshmen live?
- What types of financial aid does the college offer and how do I apply?
- What activities are available for students?
- Who teaches the courses for the first-year students?
- How successful are the college's graduates in finding jobs?
- How easy is it to register for desired classes? (This is a good question for the students you meet on your visit!)
- What services, like transportation and health care, are available?

Just as you need to “chart a course” to be ready for college, you have to plan for your success and work even harder once you get there. Here are some useful tips:

- Build a support network, especially if you are far from home.
- Think of college as your job; have fun too, but be sure you keep up with classwork.
- Find out about classes on how to do research, study, and use the library.
- Take advantage of tutoring programs in subjects you need help in.
- Realize that family members and friends might not understand your new world and the step you've taken. Find ways to let them know you haven't left them behind.
- Reach out to younger first-generation college students, both to help them and to reinforce to yourself your reasons for being there. If you had a mentor who helped you get to college, be a mentor to a younger student.



Apply for admission and financial aid. Start early.

Don't wait until the last minute!

Get a calendar and write your deadlines clearly on it. Different colleges have different deadlines and requirements. Check your calendar every day.

If you can, visit the colleges that you apply to. A visit can help you make up your mind about which one to attend.

Use this College Comparison Worksheet as you search for what's most important to you.

COLLEGE NAME			
LOCATION distance from home			
SIZE enrollment physical size of campus			
ENVIRONMENT type of school (2- or 4-year) school setting (urban, rural) location and size of nearest city co-ed, male, female religious affiliation			
ADMISSION REQUIREMENTS deadline tests required average test scores, GPA, rank notification			
ACADEMICS your major offered special requirements accreditation student-faculty ratio typical class size			
COLLEGE EXPENSES tuition, room and board estimated total budget application fee, deposits			
FINANCIAL AID deadline required forms percentage receiving aid scholarships			
HOUSING residence hall requirement food plan			
FACILITIES academic recreational other			
ACTIVITIES clubs, organizations Greek life athletics, intramurals other			
CAMPUS VISITS when special opportunities			

Where will the money come from?

Don't let money worries stop you from planning to go to college.

Financial aid programs are set up to help students who qualify for admission but are unable to pay the full cost. In other words, concentrate on getting admitted, and then worry about finding the package that lets you afford it.

Most likely you will pay for college with a combination of loans, grants, income from a work-study position or part-time job, family

contributions, and maybe some scholarship funds. If you borrow money to pay for college, be sure you understand the terms of the loan before you sign anything.

The more you read now about the wide variety of programs, the less overwhelmed you'll be later when you're trying to choose the best college—and the best financial aid package—for you.

Here are some websites that will help you and your family learn about paying for college.

www.studentjobs.gov/e-scholar.asp—A list of federally funded scholarships, fellowships, grants, and internships geared to high school, undergraduate, and graduate students, created by the U.S. Office of Personnel Management.

www.act.org/fane—A financial aid need estimator.

www.ed.gov/finaid.html—The U.S. Department of Education financial aid site.

www.fafsa.ed.gov—The Free Application for Federal Student Aid website. This is where you start when you are ready to apply for financial aid.

www.finaid.org—Features a free scholarship search function as well as information on loans, savings programs, and military aid.

www.hsf.net—A Hispanic Scholarship Fund website that features scholarships for Hispanic students and research reports on the education of Hispanic students.

www.studentaidalliance.org—Student success stories, descriptions of need-based financial aid programs, lobbying tools, and legislative updates.

For more information, visit www.actstudent.org



Some financial aid tips:

- Get a copy of the Free Application for Federal Student Aid, available online and from your high school counselor.
- Check with the colleges you're considering to see what other forms are required.
- Apply for local and national scholarships and grants.
- Look into work-study programs.
- Ask questions.

Your counselor, teachers, and principal can help.

Watch out for scams

A good rule is to avoid any "service" that charges a fee to help you and your family find financial aid. Beware of phony scholarship programs, too. The government says the following claims or questions are signals that a scholarship or aid service is not legitimate:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "May I have your credit card or bank account number to hold this scholarship?"
- "We'll do all the work."
- "This scholarship will cost you some money."
- "You've been selected by a national foundation to receive a scholarship" or "You're a finalist" in a contest you never entered.

What does *that* mean?

Key terms that relate to planning for college:

ACT (The ACT test)—Required or recommended by most colleges. The ACT test measures educational development in English, mathematics, reading, and science. It is given at ACT test centers nationwide. ACT scores range from 1–36. Taking the optional ACT Plus Writing provides students with two additional scores. They receive a Writing Test subscore and a combined English/Writing score.

Aid package—A combination of financial aid that may include scholarships, grants, loans, and work.

Candidate's reply date—A policy that lets students wait until May 1 to choose among offers of admission/financial aid.

Community college—Two-year postsecondary schools that focus on serving students from their own communities. They generally admit all high school graduates.

Core curriculum—Challenging high school courses designed to prepare students for college-level work.

Credit hour—A unit of academic credit that often represents one hour of class time per week for a period of study (semester, quarter, etc.).

Deferred admission—The practice at some colleges of allowing an accepted student to postpone enrollment, usually for one year.

DISCOVER®—A computer-based career guidance and information system from ACT used for career and educational planning needs. DISCOVER helps students identify their interests, abilities, and values, and to understand how they relate to the world of work.

Early action—The process by which students apply to a school and receive a decision before the regular response date.

Early admission—Admitting students of superior ability into college courses and programs before they have completed high school.

Expected Family Contribution (EFC)—An amount you and your family are expected to contribute toward your education. It is used in determining your eligibility for federal student aid.



EXPLORE®—An eighth-grade and ninth-grade assessment program from ACT designed to stimulate career exploration and help students develop plans for their high school years and beyond.

Federal Direct Loans—Loans made by the federal government directly to students and parents through participating colleges.

Federal Pell Grant—Financial assistance awarded by the federal government on the basis of need and designed to provide the “floor” of an aid package for postsecondary education. The grant may be used toward tuition, room and board, books, or other educational costs, and requires no repayment.

Federal Perkins Loan Program—Loans funded by the federal government and awarded by the institution. The loans feature low interest rates and are repayable over a long period of time.

Federal PLUS (Parent Loans for Undergraduate Students) Program—Low-interest federal loans provided to credit-approved parents of eligible students. Repayment begins 60 days after loan funds are given.

Federal Subsidized Stafford Loan Program—Low-interest federal loans made to eligible students through banks, lending institutions, and participating Direct Loan schools. The loan is based on need, and the interest is paid by the federal government for qualifying students while they are enrolled at least half-time. Repayment begins after the student leaves school.

Federal Unsubsidized Stafford Loan Program—Low-interest federal loans that are not based on need. The student must pay the interest while in school, and repayment begins after the student leaves school.

Federal Work Study—A government-supported financial aid program coordinated through financial aid offices whereby an eligible student (based on need) may work part time while attending class, generally in career-related jobs.

Financial aid—A combination of aid (possibly including scholarships, grants, loans, and work) determined by a college financial aid office.

Free Application for Federal Student Aid (FAFSA)—The application required for students to be considered for federal student financial aid. Obtain a FAFSA form or electronic filing information from a high school or college for the appropriate year. They are usually available in November. The FAFSA is processed free of charge and used by most state agencies and colleges.

Grants—Awards based on financial need that do not have to be repaid. Grants are available through the federal government, state agencies, and educational institutions.

Honors program—Any program offering opportunity for superior students to enrich their educational experience through independent, advanced, or accelerated study.

Major—The subject of study in which a student chooses to specialize.

Mentor—A person with knowledge or experience who guides or advises another.

PLAN®—A tenth-grade “pre-ACT” assessment program designed to help students improve their planning and preparation for college.

Postsecondary—Education programs after high school.

Scholarships—Awards to students based on merit or merit plus need. Scholarships do not have to be repaid.

Selective admissions—The policy of admitting only well-qualified applicants.

Student Aid Report (SAR)—The information you will receive approximately two to four weeks after your FAFSA has been processed. It will report the information from your application and, if there are no questions or problems with your application, your SAR will report your Expected Family Contribution (EFC).

Transcript—The official record of high school or college courses and grades, generally required as part of the college application.

Work study—A student job program based on need. Students are employed on campus in exchange for financial aid funds



For more information, visit
www.actstudent.org