

# COLLEGE BOUND

*FALL 2018*

## TOP STORIES »

SAVING FOR COLLEGE

TIPS FOR CHOOSING  
A MAJOR

COLLEGE CHECKLIST



A SPECIAL PUBLICATION OF ADAMS PUBLISHING GROUP

# ACCESS FUNDING FOR COLLEGE

## FINANCIAL AID & SCHOLARSHIPS

### IT'S ALL ABOUT THE FAFSA

Did you know more than 11 million<sup>1</sup> students get help paying for college each year through the U.S. Department of Education? By providing more than \$114 billion in grants, loans, and work-study funding there is a lot of financial support available. To determine if you're eligible you just need to apply.

### When and Where to Apply

The FAFSA application opens **October 1, 2018** for the 2019-2020 school year. Students are encouraged to apply early to ensure they have plenty of time to complete the

process and stay ahead of priority deadlines.

There are two easy ways to apply—completing an online application at **fafsa.gov** or by downloading the **newly launched app, myStudentAid**, available for Apple or Android devices. An important step to applying is to set up a student and parent FSA ID. Each FSA ID needs a unique email address. Also, be sure to include the school code for all colleges you are considering when you submit the FAFSA. College of Western Idaho's school code is **042118**.

### AFFORDABLE EXCELLENCE AT CWI

Average Tuition Comparison by Year



<sup>1</sup> U.S. Department of Education Federal Student Aid Office, [studentaid.ed.gov/](http://studentaid.ed.gov/).

<sup>2</sup> Higher Education in Idaho 2017-2018.

### Types of Aid

**GRANTS** are awarded to students based on need and typically do not need to be repaid.

**STUDENT LOANS** are borrowed funds that must be repaid.

**WORK-STUDY** is a work program based on need through which students can earn money to help pay for school.

**SCHOLARSHIPS** are awarded based on merit, skill, unique characteristics, or other criteria. Eligibility and restrictions may apply. CWI scholarships open **early 2019** – visit [cwidaho.cc/scholarships](http://cwidaho.cc/scholarships) to learn more!



### FINANCIAL AID NIGHT (bilingual)

Get help completing your FAFSA, meet with an enrollment counselor, and more!

OCT. 30 | 4-6 P.M. | Ada County Campus, Boise

**VISIT** [cwidaho.cc/go](http://cwidaho.cc/go) for more info.

**cwi**<sup>®</sup>  
College of Western Idaho  
208.562.3000





## TABLE OF CONTENTS

BE A RESPONSIBLE STUDENT .....	4
OVERCOMING OBSTACLES .....	6
SAVING FOR COLLEGE .....	8
START A BUSINESS IN COLLEGE .....	10
COLLEGE CHECKLIST .....	12
COMMUNITY COLLEGE OR UNIVERSITY .....	14
TIPS FOR CHOOSING A MAJOR .....	15

**DISCOVER  
YOUR TRUE  
NATURE**  
THE EASTERN EDGE

eou.edu



**EO** EASTERN OREGON  
UNIVERSITY

# BE A RESPONSIBLE STUDENT



© ADOBE STOCK

***While you will benefit from networking with your peers, be sure to keep academics as your No. 1 priority.***

**A**fter graduating high school, the thought of college courses and a shift in lifestyle can be intimidating. One thing to remember is that there are many other people on campus who are facing the same challenges.

Especially if you are attending college miles away from your support team at home, it can be easy to become distracted and lose self-discipline. You should understand how these upcoming changes can negatively impact your goal of achieving the degree you dreamed of.

## **DANGERS OF PARTY ATMOSPHERE**

College life sometimes gets a bad reputation as being a party. In fact, some reputable news outlets and school publications reveal a top 10 list of America's Best Party Schools each year. While you will benefit from networking with your peers, be sure to keep academics as your No. 1 priority.

According to the National Institute on Alcohol Abuse and Alcoholism, these dangers associated with drinking in college affect those ages 18 to 24.

- More than 1,800 students died yearly from alcohol-related unintentional injuries, on average, between 1998-2005.
- About 696,000 students are assaulted by a peer who has been drinking, on average, between 1998-2001.
- About 97,000 students report experiencing alcohol-related sexual assault during the same period.

The key to staying safe in college is to drink responsibly and moderately. The Addiction Center says many students turn to binge drinking due to stress, anxiety, a desire to fit in and insecurity. If you feel like you have developed a drinking problem, call the Addiction and Alcohol Hotline at (844) 244-3171.

## **ASSOCIATE WITH LIKE-MINDED PEERS**

One way to avoid temptations and focus on academics is by associating with peers with similar goals. Find other students to form study groups and develop ways to benefit the community and campus. If you keep your eyes on the prize and celebrate achievements in moderation, the transition from high school to college will be seamless.





# Going Places

36 majors, exceptional faculty, and a vibrant campus setting—reach your highest potential as you pursue your passions in beautiful Ashland, Oregon.

## Western Undergraduate Student Exchange

Residents of participating states will automatically receive the Western Undergraduate Exchange (WUE) tuition rate upon admission to SOU—a savings of \$12,000 per academic year! *WUE applies to all majors at Southern Oregon University!*

SOU.EDU

| 855-470-3377

**SO** | **Southern OREGON**  
**U** | **UNIVERSITY**

Where you can be you



# OVERCOMING OBSTACLES



© ADOBE STOCK

**Y**ou might think the most daunting task during college is the initial process of being accepted. But college can present new obstacles you may not be prepared for. Follow some of the below advice to avoid being overcome by these common feelings.

## FINANCIAL DESPAIR

When you're facing the heavy workload from your college courses, the last thing you have time for is working a full-time job. If your situation requires an income during your time as a student, keep your eyes peeled for financial assistance programs. Schedule an appointment with the financial aid office to talk with an adviser to see which benefits you qualify for. If you must work while going to school, a great tip from the organization Mapping Your Future is to search for a job on campus as they are more flexible with students' schedules.

## DON'T PROCRASTINATE

If you are planning to take a small break between high school and college, you should realize the difficulties you may face once you're ready to return. Not only will you be out of practice academically, you may also accumulate financial responsibilities which weren't present after high school. These burdens may be drastic enough to demand you work full time while studying. Before taking a break in between semesters, consider the struggles you will face when you are back in the classroom and plan accordingly.

## POOR GRADES

While you may have received exceptional grades throughout your high school career, college courses may be more difficult and demanding. If you get a score on an exam or assignment you are unsatisfied with, it's important to not let it get you down. Use it as a learning experience to teach yourself how to prepare more efficiently in the future. Consider joining a study group or find a tutor if you continue to struggle with the class.

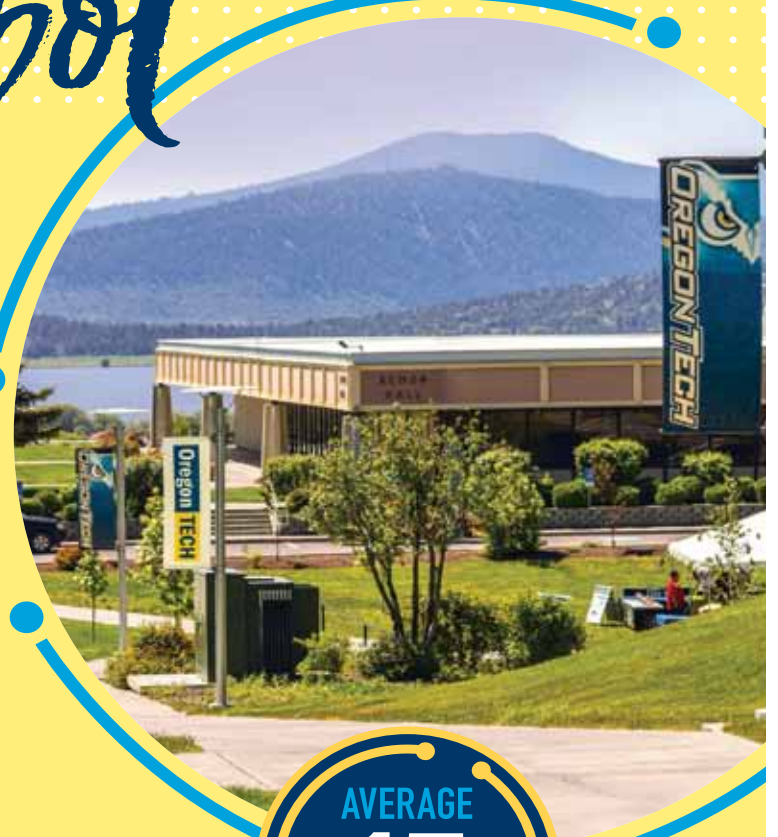
# Find Your Spot

IN REAL-WORLD CLASSROOMS...  
ANYWHERE AND EVERYWHERE

Be

Join us in a beautiful natural environment among lakes, forests and 300 days of sunshine with over 40 in-demand degrees that bring our graduates top jobs and the highest starting salaries in the state and region.

Oregon Tech offers highly ranked Bachelor and Master's degrees in Engineering, Technology, Health, Business, Communications, and Applied Sciences.



Now a national leader in eSports!



Be

**Oregon TECH**

Oregon Institute of Technology

[oit.edu/collegebound](http://oit.edu/collegebound) | 800-422-2017

# SAVING FOR COLLEGE



© ADOBE STOCK

**E**arning a degree at the school of your dreams can come with exceptional costs. In addition to covering tuition and books, students are also responsible for paying for their daily lifestyle. If a paid scholarship isn't in your cards, saving money before classes start can lessen the stress.

According to the America's Debt Help Organization, the average borrower in college in 2017 is expected to carry more than \$38,000 in student loan debt. Defaulting on a student loan can do crippling damage to your credit score, lessening your chances of landing your dream home or a new car. Save now so the bill left behind after graduation isn't so intimidating.

## UNEXPECTED COSTS

You already know the staggering costs of tuition, books and housing while attending college, but there are a few expenses students forget. Don't be left unprepared. Consider creating a list of the items you use daily and incorporate them into your budget while saving. Don't forget the little supplies like hygiene products, cleaning materials, regular car maintenance and parking.

## 529 PLAN

One of the most efficient ways to save for college, according to the United States Securities and Exchange Commission, is to enroll in a 529 plan. Defined as a tax-advantaged savings plan designed to encourage saving for future college costs, there are two types of 529 plans from which to choose:

**Prepaid tuition plans:** This account allows a college saver to purchase units or credits at participating colleges and universities for future tuition and mandatory fees. Oftentimes, credits cannot be applied toward room and board.

**College savings plans:** College savers open an investment account for the beneficiary's future tuition, mandatory fees and room and board.

Speak with a professional about how to begin saving for your future education. For parents, it is never too early to start saving so your children can focus on their college careers rather than how they'll afford it.





# MY BREAK-THROUGH MOMENT

“U of I was my first choice for college, but I wasn’t sure it would be possible. The scholarship I received was a massive life changer. I am now a proud Vandal and don’t have to worry about loans and being financially strapped, both now and later.”

—Chase Thompson, class of ‘21,  
exercise science and health major

**[UIDAHO.EDU/BREAK-THROUGH-CB](http://UIDAHO.EDU/BREAK-THROUGH-CB)**



**University  
of Idaho**

Moscow | Boise | Coeur d'Alene | Idaho Falls

# START A BUSINESS IN COLLEGE

**W**e have all seen the success stories from college dropouts who went on to be CEOs of gigantic companies. However, there are many business leaders who began promoting and developing their company while they were still hitting the books.

There are many advantages to testing the waters while you're still studying. For one, putting your ideas out to the world are less risky during college as the financial demands will be less before you have a mortgage or family. You're also in a large group of community-minded people who are much easier to reach by promoting on social media, posting flyers in high-trafficked areas and word of mouth.

## **GAIN REAL-WORLD EDUCATION**

A classroom is a great place to set the roots for your journey as an entrepreneur, however, you can only learn so much in that environment. Take what you've learned and put it to use in the real world to get a feel as to how people are responding. While in college, you also have access to professors who are knowledgeable in business. Consider having a discussion to determine which methods you use aren't working and how to improve them. Don't be discouraged if your first idea doesn't take off – college is about trying new things and reaching different people.

## **DON'T BE AFRAID OF FAILURE**

Each step you take towards introducing an epic business is in the right direction for your overall experience. Don't be discouraged if your ideas don't flourish. Instead, highlight your resume with your innovations and drive you used while starting a business in college.





**GET YOUR CAREER IN A YEAR AND  
DO SOMETHING YOU LOVE**



**\$2000  
Scholarship**  
and Financial Aid  
available to  
those who qualify



67 Winn Dr. Rexburg, Idaho 83440  
208.359.8141

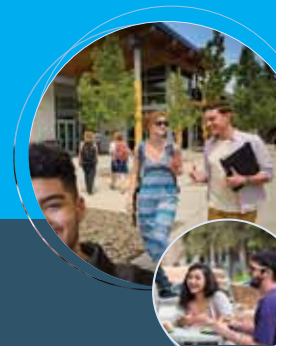
1807015

# OUTSIDE OF EXPECTED

AFFORDABLE Tuition.  
EXCEPTIONAL Faculty.  
VIBRANT Student Life.  
WELCOMING Housing.



**CENTRAL OREGON**  
community college  
cocc.edu • 541.383.7700  
2600 NW College Way Bend, OR 97703  
COCC is an affirmative action, equal opportunity institution.



**Skill Up  
and Land  
That Job**  
**KCC**  
**Education  
at the  
Speed  
of Life!**



# COLLEGE CHECKLIST

It is important to not procrastinate when it comes to beginning your college career. Staying ahead of the curve will ensure you have everything in place at the right time. Keep on track by following these tips provided by the National Association for College Admission Counseling.



## AUGUST – DECEMBER

One of your first moves as a high school senior should be to register for the SATs if you didn't complete it during your junior year, or you wish to retake the test and obtain a higher score. You will also benefit from sitting down with a trusted educator to ensure your college applications are being filled out correctly and you are on track to graduate.

Senior year is also a great time to research as many schools as you can. Take advantage of local college fairs, representatives who visit your class and take tours of several campuses.

## OCTOBER

Shortly after October 1, file your Free Application for Federal Student Aid. After about four weeks, you should receive your student aid report, which will reveal your eligibility for financial aid.

If your desired college requires an essay, this is a good time to complete it, proofread it and re-proofread it. You should also research scholarship opportunities around this time; remember, the NACAC says you should never pay for scholarship information.

## NOVEMBER – JANUARY

Now is the time to get our high school transcripts in order as every college you apply to will require a copy. You should also send out your early decision or early action applications during this time.

It's also important to organize your regular decision applications and financial aid forms as they are typically due in February. You may also register for a January SAT; it is considered the last one a college will consider while you're a senior.

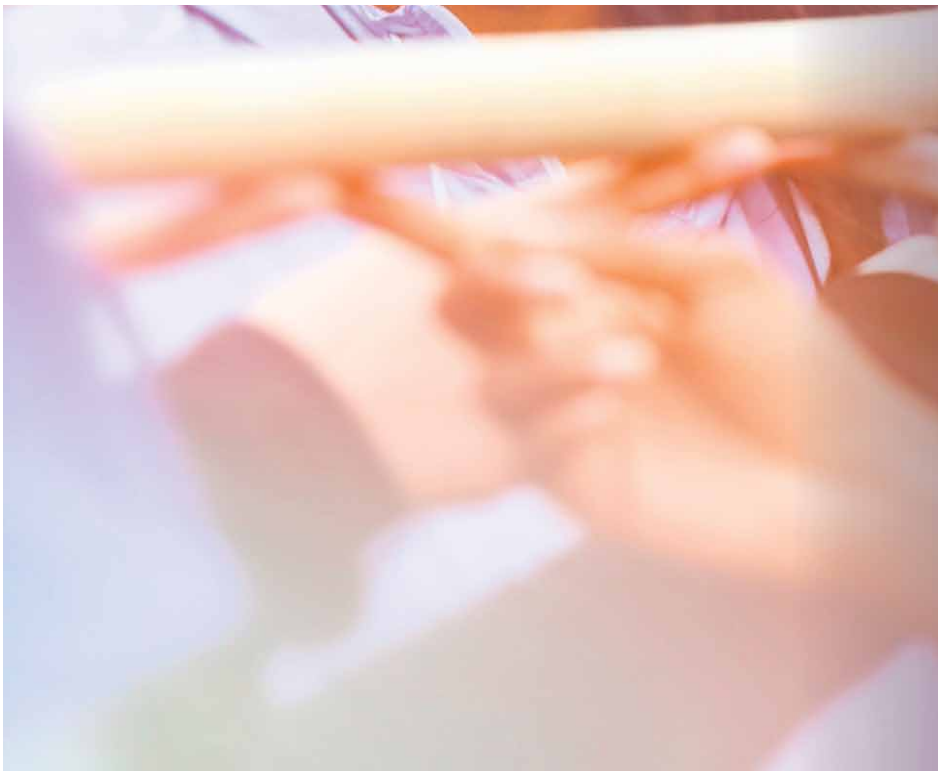
## FEBRUARY – MAY

At this point, you're on the downhill slope. Remain focused even after you receive an acceptance letter as your college will want to see a second-semester transcript. Most schools require a commitment or deposit no later than May 1, so make sure to get it in on time.



INITIATION

*-Wall Street Journal*



# COMMUNITY COLLEGE OR UNIVERSITY

**O**ne big decision a student must make before attending college is which type of school is right for them.

Both community colleges and universities offer many positives and negatives, but which one will benefit someone depends on where they want to go with their career.

For some, an associate degree from a community college is a stepping stone before transferring to a university to continue their education. Others take interest in a career which only requires a two-year degree, while some prefer to begin and end their college days at a university.

## ADMISSION REQUIREMENT DIFFERENCES

A community college is typically much easier to get your foot in the door. While certain programs like nursing, law enforcement and engineering may have stricter admission requirements than other fields, usually someone who has graduated high school won't have much trouble being accepted.

Universities are much pickier about who they accept. For many, a potential student's high school career is scrutinized, including grades, courses taken and a minimum score on ACT or SAT. The application process is much more involved, too. If you are having trouble getting accepted to a university right out of high school, don't be discouraged. Community

college can be your second chance to impress a higher-education institution once you complete your courses.

## MAJOR DIFFERENCE IN COST

Another huge difference you will notice is in tuition costs. According to a recent report by College Board, the annual cost to attend a community college is \$3,440 for an in-district student. When attending a public university, this number rises to \$9,410 annually for in-state students and \$23,890 for out-of-state students. Private universities average the steep price of \$32,410 annually. For those who don't qualify for financial aid or scholarships, community college is the route that makes most sense to their budgets. The two years give students the chance to save for the higher prices of a university.

## DIFFERENT DEGREES

Those attending community college can obtain an associate degree or short-term certificates which train people for a specific career. A student can then decide to apply to a university to further their education or enter the workforce with their certification.

Universities offer many more options as far as degrees — bachelor's, master's and doctoral programs are offered to make it possible for a student to gain their degree in the same setting.



© ADOBE STOCK



# TIPS FOR CHOOSING A MAJOR



**C**hoosing a major is an important decision for college students. The right major can set students on a path to a rewarding and successful career, which can lead to a more fulfilling life.

The gravity of such a decision is one reason many college students delay choosing their majors until after they enter college. Students often find entering college as an undecided affords them the opportunity to explore various courses of study without committing themselves to any particular subject. Though that approach can work while students are still underclassmen, many advisors recommend students choose a major before their third year of college. The following tips can help students ensure they make the right decision about which path to take for the remainder of their college careers.

## VISIT YOUR SCHOOL'S CAREER CENTER

College career centers are a great resource for college students as they narrow down their options concerning a major. Many career centers have programs in place designed to match students' interests and personalities with courses of study. Utilize these programs if you are having trouble matching an interest with a major.

## TAKE ACTION

Classrooms can be great places to discover a passion for a particular field of study, but lectures or entry-level courses are not always enough to spark interest. If there are particular

fields of study that interest you, find extracurricular clubs that are associated with those majors. Such clubs may host speakers or seminars that can give you greater insight into the field than you might glean from the classroom. Attend such events when possible, and bring any questions you might have about the course of study they are associated with.

## SPEAK TO UPPERCLASSMEN

Underclassmen may make up the majority of students in entry-level courses, but you may encounter some upperclassmen who have already chosen their majors in such classes from time to time. Such students can be valuable resources for other students looking to gain greater insight into courses of study. Ask about particular classes and professors who upperclassmen found particularly engaging and encouraging.

## PURSUE AN INTERNSHIP

The hands-on experience provided by an internship is a great way for students to learn if a particular line of work is for them. Internships can provide an insider's look into particular professions and industries. While internships might once have been designated for older students, many businesses now have more relaxed eligibility requirements regarding their internship programs, making it possible for students of all grade levels to gain some practical professional experience while still in school.

Choosing a major is one of the most important decisions young students will make. Taking a careful and thoughtful approach to such a decision can help students select majors that leads to rewarding careers.



NORTHWEST  
NAZARENE UNIVERSITY

# EXPECT MORE FROM YOUR EDUCATION

At NNU you can expect more because we focus on every aspect of a person, which means you'll leave better than when you arrived. Our graduates have a reputation for being world changers: teaching, healing, innovating, researching, preaching, caring, and serving in the Boise Valley and beyond. Not only will you walk away with a top-notch education; you can expect to be transformed for good.

**Quentin Frederick**  
Engineering Major  
Class of 2019

Learn more at  
**[nnu.edu/collegebound](http://nnu.edu/collegebound)**