Welcome to High School. Let’s get off on the right foot. p. 4

Explore Careers p. 6

Understand Academic Planning for Every Future. p. 10

Get Involved to Gain More. p. 16

Learn how to Finance Your Future. p. 18

Learn about A Parent’s Role. p. 22
Receive Career and College Planning Assistance

- Get one-on-one assistance with planning for high school, college, career and financial aid including the FAFSA (Free Application for Federal Student Aid) form* from an ICAN Student Success Advisor at an ICAN location near you.

- Attend a presentation at your school on transitioning to high school, college and career planning, financial aid, financial literacy and making a successful college transition.

- Register online for college and career planning information through the *impact monthly e-newsletter* and the *ICAN Tip of the Week* video series.

- Review the ICAN Scholarship Database at [www.ICANsucceed.org/scholarships](http://www.ICANsucceed.org/scholarships).

- Se habla español — Services are available in Spanish. Para mas informacion, visita [www.ICANsucceed.org/espanol](http://www.ICANsucceed.org/espanol).

- All ICAN programs and services are offered without charge to students and schools.

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**ICAN Student Success Centers**

To provide personalized service and help more students succeed, ICAN has 8 locations throughout Iowa.

To set up an appointment, call (877) 272-4692. For directions visit [www.ICANsucceed.org/locations](http://www.ICANsucceed.org/locations).

- **Central Iowa** - Ankeny
- **East Central Iowa** - Hiawatha Coralville
- **Eastern Iowa** - Davenport
- **Northeast Iowa** - Waterloo
- **Northwest Iowa** - Orange City Sioux City
- **Southwest Iowa** - Council Bluffs

* The FAFSA is free and may be completed without professional assistance via paper or electronic forms provided by the U.S. Department of Education at [www.fafsa.gov](http://www.fafsa.gov).
Ninety percent of the fastest growing careers require post-secondary training or education. The Iowa College Access Network® (ICAN) empowers Iowans to achieve their educational and career goals through statewide comprehensive outreach, initiatives and partnerships with schools, groups and businesses.

**The Goal:** To increase the proportion of Americans with high-quality degrees and credentials to **60 percent by the year 2025**. Currently only **40 percent** of Americans have post-secondary certificates, diplomas or degrees.

ICAN is a proud partner of the **Goal 2025** initiative as set forth by the Lumina Foundation for Education. To learn more visit [www.ICANsucceed.org/goal2025](http://www.ICANsucceed.org/goal2025).

To fulfill its mission and meet **Goal 2025**, ICAN relies on donations. Generous financial support from people and companies ensure that the work to change the future and offer hope to young people is carried out. To make a gift, please contact the development team at (877) 272-4692, email [development@ICANsucceed.org](mailto:development@ICANsucceed.org) or make an online contribution at [www.ICANsucceed.org/give](http://www.ICANsucceed.org/give).
Building a Foundation

Beginning your high school career is an exciting time. For many reasons, your freshman year is one of the most important years you’ll experience. Why is freshman year so important you might ask?

**Your choices impact your future.** Your grades as a freshman factor into lots of decisions down the road, including college admission and potential scholarships. So while you are just getting your head around being in high school, the decisions you make this year and in the years to come will dictate what opportunities come to you later.

**Freshman year is a fresh start.** While elementary and middle school have prepared you for this next step, officially your transcript is like a blank piece of paper and you can start fresh with your grades and activities.

**Explore your options.** Up to now classes have probably been standard for you and your classmates. High school offers the opportunity to explore new subjects and begin investigating different interests and career pathways.

To summarize, your freshman year is important because it is the foundation for everything to come. Setting a strong foundation will allow you more opportunities in the coming years; a weak one will mean more work for fewer rewards. It’s never too early to start thinking about the future so let’s get started.

**Parent Tip**

Your involvement and encouragement throughout your student’s education is vital to his or her success. Learn more at [www.ICANsucceed.org/parents](http://www.ICANsucceed.org/parents).
Plan Ahead & Set Goals

While you don’t have to decide today which path you are going to take, you should start figuring out the types of things you want to do. Your goals may be short-term, like making the honor roll or joining a club. Goals can also be long-term, such as going to college, becoming a nurse, or traveling the world. All goals take some preparation, whether that preparation is skill building, education, job experience, or money management.

List some of your goals and the steps you need to take to reach them.

<table>
<thead>
<tr>
<th>My Goal</th>
<th>What I Need to Do to Reach It</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A Well Rounded Experience

The classes you take, the grades you earn, and even the activities you participate in all affect your life after high school, whether you’re planning on college or not. There are four areas to focus on throughout high school that will help you prepare for whatever your future has in store.

**Academics.** If you plan to attend college, you need to take certain classes in high school and keep your grades up.

**Extra-Curricular Activities.** School activities, sports, and community service are all additional opportunities to explore your interests and learn about new endeavors. They also look great on applications for scholarships. Try a variety of activities over the course of your four years in high school; you may just find your niche.

**Work.** For many students an extracurricular activity is finding a job. Employment is an opportunity to develop a work ethic, learn about different jobs, earn some spending cash, and begin your college savings account. It’s also an opportunity to develop additional skills and experience with communications, inter-personal skills, and employer expectations.

**Social Life.** It’s important to have a social life. All work and no play is never a good idea, but it is a good idea to have a positive social life and make responsible decisions. Mistakes, even as a freshman, can come back to haunt you later in life.
Career Exploration & Assessments

Imagine finding your dream job and building your education and social life around that goal. Career assessments are the first step.

What is an assessment? A career assessment is a series of short questions that help determine which career pathways best fit your interests and skills.

Why is it valuable? Understanding yourself on a deeper level and finding a career that truly fits your personality can save you both time and money. Many students go to college or take a job because it’s the next step. Without planning, students spend thousands of dollars on classes that may or may not relate to their eventual career, or pursue a job that ends up not suiting them.

ACT Profile - A New Kind of Assessment
Interest assessments, such as the ACT Profile, are a great way to find the career that best suits you by discovering what really interests you and what you value most. Assessments:

- Identify your strengths, skills, and areas of interest.
- Match your results to career pathways or industries.
- Link career pathways to specific careers and salary expectations.
- Link careers to education and training requirements.
- List education requirements that will lead to potential college majors.
- Help narrow your list of potential colleges to those that fit your interest area and price range.

ACT Profile is a free and easy tool featuring three short assessments. By answering a series of questions, the profile creates a personalized Career Map identifying the pathways that best fit your answers. Visit www.ACTprofile.org or contact ICAN at (877) 272-4692 to get started.
ACT Profile: Career Map

The Career Map organizes your results by pathways, color-coding the pathways that best fit your assessment results.

- Pathways in **blue** fit one assessment.
- Pathways in **red** fit two or more assessments.
- Pathways in **grey** do not fit your assessments.

You can learn more about each pathway by clicking the colored dot and reading through the list of potential careers. Mark the careers that interest you to save them to your profile for future reference.

Course Selection Based on Career Pathways

Assessments, such as ACT Profile, use your personal results to identify career pathways or clusters for you to explore through coursework and field experiences. Opportunities in high school can help you rule out careers and majors that don’t fit long before you reach college, saving you time and money.

Real World Experience

Sometimes the best way to learn is to leave the classroom and take a career for a test drive. Work with your school counselor to setup job shadows and internships in career areas you think you are interested in.

**Job Shadow:** Spend a day with a professional in a career of interest and see how their day-to-day job duties fit with your vision. Spending a day in their shoes can open your eyes to how they spend their time and if you could see yourself following the same path.

**Internships:** While a job shadow is typically a one day experience, an internship is a longer, more in-depth journey through which you can discover unknown aspects of careers and receive hands-on experience performing the tasks and duties of your potential future career.
Life After High School - What Are Your Options

Many people believe that “college” means four more years; in reality college means any additional education or training after high school including:

**Apprenticeship**
A paid job that provides on-the-job training in a highly skilled career. Typically someone new to the field learns the skills needed through training by a master craftsman, who is an expert in their field. They share skills and knowledge to help the apprentice become an expert too.

**Nine Month Certificate/One Year Diploma**
Full-time programs designed to provide core skills and knowledge needed to work in a specific professional field or enhance a current profession.

**Two Year Degree (Associate’s Degree)**
Generally earned at a community college, a two year degree can focus on liberal arts (general education) as a step towards transferring to a four year college OR a two year degree can focus on specific career training that leads directly into employment.

**Four Year Degree (Bachelor’s Degree)**
A combination of liberal arts (general education) courses and a specific course of study for a major area of interest.

**Master or Doctorate Degree**
Required for professions in medicine, law and higher levels of education, graduate level degrees are also attained in business administration and other specialty fields.

**Military or Specialized Training**
There are many options when considering military or specialized training in one of the seven branches of the U.S. military. The first step is to take the ASVAB (Armed Services Vocational Aptitude Battery) which helps identify the correct Military Occupational Specialty. Basic training follows. There are also military academies and preparatory schools that focus on both academics and military training. Graduates enter service as officers, ranking higher than enlisted military personnel.
Apprenticeships & Job Training
Apprenticeships and job training programs are options that provide specific career and industry training. These opportunities come in a variety of formats from on-the-job training to career-focused certificate and degree programs at a community college or career training center. For additional information contact trade unions or trade professionals in your area to learn about training requirements.

- Iowa Workforce Development Registered Apprenticeship System
  www.iowaworkforcedevelopment.gov/iowa-registered-apprenticeship-apprenticeshipusa

College-Ready Means Career-Ready
College planning also means career planning. Colleges and employers look for similar qualities so as you think about careers, consider how much education you’ll need. You can enter some careers right out of high school, but most employers are looking for more.

- 67% of all new jobs require education and training beyond high school.
- 5% of jobs only requiring a high school diploma have promotion potential.
- 46% of individuals in the workforce weren’t well-prepared.
- 40% of high school graduates aren’t ready for college OR employment.*

Is College Worth It?
Does a college degree really make that big of a difference? Is it worth the money spent and potential debt undertaken to earn additional education and training after high school? According to experts in economics, education, and community development, the answer is Yes, college is worth it, and a four-year degree has never been more valuable. Here are a few reasons:

- 98% more income per hour than people without degrees.
- 3% unemployment rate for college graduates.
- 6-7% unemployment rate for those with just a high school diploma.
- $22,000 average annual income of a high school graduate.
- $61,000 average annual salary of a Bachelor’s degree holder.

* Data Source: The Future of the Workforce 2012, Achieve, inc
Develop a Four-Year Plan

Beginning in eighth grade every Iowa student begins developing a four-year plan of courses for high school. Four-year plans help outline graduation requirements, as well as lay out a plan to fit in additional courses that align with your future plans.

Academic Expectations: High School vs. College

Developing your four-year plan in eighth grade is just a first step. You should work with your parents and school counselor to revisit and fine-tune your plan each year, adjusting for changing interests and course availability. Here are a few reasons:

- Plan to take all courses necessary for high school graduation.
- Review college admission course requirements. For example, your district may not require foreign language to graduate, but most four-year schools have a foreign language admission requirement.
- Investigate courses that will count for college credit such as AP and PSEO.

Admission requirements are much more rigorous and are designed around a higher set of expectations. Use the chart of page 12 as a guide for optimum preparation.

Sample Four-Year Plan

The table on page 11 shows a sample course plan. Use a similar table each year to plan your high school courses. Fill in courses you must take for graduation and use the remaining space to fill in courses recommended for your planned career. Download the Course Planner worksheet at www.ICANsucceed.org/materials.

Advanced Placement & PSEO Courses

Plan ahead and talk to your counselor about what options are available in your district and which classes would work best in your four-year plan.

- Advanced Placement (AP) courses are taught in high school at the college level. A test is given at the end of the course potentially earning college credit.
- Post-Secondary Enrollment Options (PSEO) or Joint Enrollment courses are college-level courses offered through local colleges that grant credit towards both high school graduation and college level credit.
<table>
<thead>
<tr>
<th></th>
<th>Grade: 9th Fall Semester</th>
<th>Credits</th>
<th>Grade: 9th Spring Semester</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>English I</td>
<td>.5</td>
<td>English I</td>
<td>.5</td>
</tr>
<tr>
<td>Mathematics</td>
<td>Algebra I</td>
<td>.5</td>
<td>Algebra I</td>
<td>.5</td>
</tr>
<tr>
<td>History/Social Studies</td>
<td>U.S. History I</td>
<td>.5</td>
<td>U.S. History I</td>
<td>.5</td>
</tr>
<tr>
<td>Science</td>
<td>Physical Science</td>
<td>.5</td>
<td>Physical Science</td>
<td>.5</td>
</tr>
<tr>
<td>Foreign Language</td>
<td>Spanish I</td>
<td>.5</td>
<td>Spanish I</td>
<td>.5</td>
</tr>
<tr>
<td>Visual/Performing Arts</td>
<td>Band</td>
<td>.5</td>
<td>Band</td>
<td>.5</td>
</tr>
<tr>
<td>Physical Education</td>
<td>P.E.</td>
<td>.5</td>
<td>P.E.</td>
<td>.5</td>
</tr>
<tr>
<td>Electives</td>
<td>Creative Writing</td>
<td>.5</td>
<td>Personal Bookkeeping</td>
<td>.5</td>
</tr>
<tr>
<td><strong>Credits Earned</strong></td>
<td></td>
<td>4</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td><strong>Accumulated Credits</strong> (including previous years)</td>
<td></td>
<td>4</td>
<td></td>
<td>8</td>
</tr>
</tbody>
</table>

**Align Your Courses With Future Interests**

The optimum preparation chart is a terrific guide to college preparation, however it is not the only guide you should take into consideration. Your future career should fit into your course selection as well. By selecting courses that align with your future interests, you are building skills in areas that interest you and laying the groundwork for more advanced study. For example:

If your career pathway is science or math based:

- Build a schedule that allows for advanced math and science classes, including calculus, physics, chemistry and statistics.
- Look into Advanced Placement (AP) courses or Joint-Enrollment courses once you have completed all your high school options.
- Select extra-curricular activities that will enhance your skills such as Quiz Bowl.
<table>
<thead>
<tr>
<th>Subject Area</th>
<th>Optimum Years</th>
<th>Recommendation Reasoning</th>
<th>Sample Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>English/Language Arts</td>
<td>4 years</td>
<td>Emphasis on communication skills of writing, reading and listening, and the analysis of literature. In addition, courses in journalism and media literacy will be valuable.</td>
<td>Advanced Composition, Speech, Communication, Journalism</td>
</tr>
<tr>
<td>Math</td>
<td>4 years</td>
<td>One course each year of high school. While advanced courses like calculus and statistics are good, it’s more important that you gain a complete understanding of advanced algebra and trigonometry.</td>
<td>Algebra, Geometry, Trigonometry, Calculus, Statistics</td>
</tr>
<tr>
<td>Science</td>
<td>4 years</td>
<td>One course each year of high school. To be well prepared, take at least one year of biology, chemistry and physics.</td>
<td>Biology, Earth Science, Chemistry, Physics (with Lab)</td>
</tr>
<tr>
<td>Social Studies</td>
<td>3 – 4 years</td>
<td>Three years is essential but four is better. Take at least one year each of US and world history. Additional courses in anthropology, economics, political science, psychology, and sociology provide an important understanding of political, social and economic institutions.</td>
<td>Geography, U.S. History, Government, Economics</td>
</tr>
<tr>
<td>Foreign Language</td>
<td>4 years</td>
<td>By taking foreign language during all four years of high school, you’ll go beyond the basic skills and begin to use the language and reinforce your fluency. Four years is recommended for optimum preparation for college-level academics, however many colleges will accept two years for admission and graduation requirements.</td>
<td>Any one language</td>
</tr>
<tr>
<td>Electives</td>
<td>1 – 3 years</td>
<td>Courses in the fine and performing arts, computers or technology will help round out your high school experience. Follow your interests and remember to choose courses with high academic standards.</td>
<td>Fine Arts, Performing Arts, Computer Science, Technology</td>
</tr>
</tbody>
</table>

Most four-year colleges require two lab courses for admission. Most often, the lab requirement can be fulfilled by Biology, Chemistry, and/or Physics.
Finding the Right College Fit

As a student, finding a college that is the right fit for you is incredibly important. It may seem overwhelming - how can you know which schools are right for you when there are so many to consider?

**Academic Fit**
How well would you fit in, academically, with the other students on campus? Look beyond minimum admissions requirements. You want to be challenged, but you may feel out of place if your academic abilities are significantly above or below the other students.

**Cultural Fit**
Does the college feel like somewhere you can spend at least four years of your life? Some things to consider when gauging cultural fit: Campus size, campus location, student body, amenities, and student services. Explore all of the options before you decide what is right for you, and visit as many campuses as you can to learn what feels “right” to you.

**Financial Fit**
Is this school a good investment that will be worth the money and possible debt? Don’t be scared away by the published cost of a college, and don’t feel like you have to pick the least expensive option. Compare college costs using Net Price rather than “sticker price”, and you may find that many of the “expensive” colleges are actually much more affordable. Visit [www.ICANsucceed.org/npc](http://www.ICANsucceed.org/npc) for a list of institutional net price calculators.
Understand Your Grade Point Average

Understanding your grade point average (GPA) will help you be more successful. Your GPA is calculated by assigning a point value to each grade you receive at the end of the quarter, trimester, or semester.

Traditionally, GPA is calculated on an unweighted scale. Unweighted GPA is measured on a scale of 0 to 4.0. It doesn’t take the difficulty of a student’s coursework into account. A weighted GPA on the other hand, takes into account course difficulty rather than providing the same letter grade to GPA conversation for every student. Usually, weighted GPA is measured on a scale of 0 to 5.0. A A in an Honors or AP class may translate into a 5.0 weighted GPA, while an A in a low level class with give you a 4.0 weighted GPA.

Colleges and universities consider your GPA when determining your admissions status as it is an indicator of how well you are likely to perform at the college level. Since your GPA starts your freshman year it’s important to maintain your GPA from day one to get the full benefit of your four-years. You can increase your chances of having a high GPA by:

- **Studying hard.** Ask for tutoring if your grades begin to slip.
- **Improve your attendance.** Try to avoid missing tests, work, or projects. If you do miss something, schedule a make-up time right away.
- **Take Advanced Placement (AP) courses.** Many AP classes are weighted, meaning that they count significantly toward improving your GPA and can even push it above a 4.0.

The table below is an example of how one student’s grades during the course of one semester were converted into a GPA. This is an example only; talk to your school counselor about how your GPA is calculated.

<table>
<thead>
<tr>
<th>Class</th>
<th>Percent</th>
<th>Grade</th>
<th>Grade Points</th>
<th>Credits Attempted</th>
<th>Grade Points Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Art</td>
<td>81%</td>
<td>B-</td>
<td>2.67</td>
<td>0.5</td>
<td>2.67 x 0.5 = 1.335</td>
</tr>
<tr>
<td>English</td>
<td>84%</td>
<td>B</td>
<td>3.0</td>
<td>0.5</td>
<td>3.0 x 0.5 = 1.5</td>
</tr>
<tr>
<td>History</td>
<td>74%</td>
<td>C</td>
<td>2.0</td>
<td>0.5</td>
<td>2.0 x 0.5 = 1.0</td>
</tr>
<tr>
<td>Math</td>
<td>93%</td>
<td>A</td>
<td>4.0</td>
<td>0.5</td>
<td>4.0 x 0.5 = 2.0</td>
</tr>
<tr>
<td>Physical Education</td>
<td>79%</td>
<td>B+</td>
<td>3.33</td>
<td>0.5</td>
<td>3.33 x 0.5 = 1.665</td>
</tr>
<tr>
<td>Science</td>
<td>80%</td>
<td>B-</td>
<td>2.67</td>
<td>0.5</td>
<td>2.67 x 0.5 = 1.335</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td></td>
<td><strong>3.0 attempted</strong></td>
<td>3.0 earned</td>
<td><strong>8.835</strong></td>
</tr>
<tr>
<td><strong>GPA</strong></td>
<td></td>
<td></td>
<td><strong>8.835</strong></td>
<td>3.0</td>
<td><strong>2.945</strong></td>
</tr>
</tbody>
</table>
College Admission Calculations & Criteria

Iowa’s three Regent universities assign a Regent Admission Index (RAI) score based on test scores, class rank, GPA and the number of core courses you’ve completed. (If you aren’t sure what core courses are, review the chart on page 12.) In addition to required courses for admission, you must receive a minimum of 245 on the RAI to be automatically admitted to one of these universities. Private colleges don’t use the RAI, but they typically consider the same factors for admission, so your RAI score can be a good indicator for admission. Community colleges don’t have specific admission requirements, but the RAI factors are usually considered for scholarships. Use the following chart to figure your score throughout high school or visit www.regents.iowa.gov/RAI.

<table>
<thead>
<tr>
<th>Element</th>
<th>Your Statistics</th>
<th>Class Rank</th>
<th>No Class Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentile High School Class Rank</td>
<td></td>
<td>x 1 =</td>
<td>0 =</td>
</tr>
<tr>
<td>ACT or SAT Composite Score</td>
<td></td>
<td>x 2 =</td>
<td>x 3 =</td>
</tr>
<tr>
<td>High School GPA</td>
<td></td>
<td>x 20 =</td>
<td>x 30 =</td>
</tr>
<tr>
<td>Number of RAI-approved courses Completed in High School</td>
<td></td>
<td>x 5 =</td>
<td>x 5 =</td>
</tr>
</tbody>
</table>

Add All Element Scores Together to Find Your RAI Score =

Parent Tip

Ask your child about homework assignments and any upcoming tests or projects. Find out if your student is prepared and whether all homework is complete. Don’t forget to ask how a test went and give your support.
Be Active and Get Involved

Extra-curricular activities and community service can be a lot of fun and give you a feel for future careers. Be active in school and community groups, sports and other activities. You’ll have a good time and gain experience and skills you can’t get in the classroom. You can:

- **Build skills.** Skills like leadership, teamwork, organization, and time management, which will help you in any career or future endeavor.
- **Improve your interpersonal abilities.** You’ll work with all sorts of personalities throughout your life, and experience is the only way to learn success.
- **Find the career you love.** You might discover that you love to write articles or raise funds through one of your extracurricular activities.

High school offers a variety of activities, such as athletics, contest speech, band, choir, drama and various clubs. Look for activities that interest you — don’t just choose what’s popular or the things your friends are doing.

Create an Activities Resume

A list of your activities is useful for scholarship and admission applications. You can also add jobs, volunteer positions, skills, and achievements. Build an activities resume using the template in the ICAN Resource Zone - visit www.ICANsucceed.org/materials.
Get Hands-On Experience

- Talk to adults about how they chose their careers.
- Volunteer or intern at local organizations and businesses. Many scholarships use volunteer activities as major considerations in the awards process. Look for volunteer information at [www.volunteeriowa.org](http://www.volunteeriowa.org) and [www.volunteermatch.com](http://www.volunteermatch.com).
- Shadow different professionals to learn about their jobs. Find job shadowing resources and information at [www.internships.com](http://www.internships.com).
- Contact your regional Intermediary Network to find relevant work-based learning activities. Visit [www.ICANsucceed.org/intermediaries](http://www.ICANsucceed.org/intermediaries) to find your local connection.
- Research the education and training required for the careers you are interested in.

Manage Your Time

Good time management skills will keep your stress level down throughout high school — and life. Use a planner or organizer to help you set goals and balance school with activities and fun.

- **Use it daily.** Immediately write down assignments, projects, due dates, and tests for each subject.
- **Include everything.** Activities, meetings, and practices reduce your available time; write them down so you can plan accordingly. Block off study time for upcoming tests.
- **Create a system.** Color-coding by subject or priority allows you to take in information at a glance. Label items due tomorrow A. items due this week B. items due in 2-4 weeks C. items due in a month.
- **Plan backward.** Work back from due dates by writing down which parts of large projects you’ll take care of each day. Don’t forget to build in time for meetings or handle unexpected delays.
- **Check it twice.** Look at your list before you leave school to make sure you have everything you need. Cross out or check off each assignment when you finish it.
- **Add notes for home.** Write down reminders for new supplies or materials you need, as well as information for your parents.
- **Prioritize.** Do the assignments due tomorrow first. For longer-term projects, try to fit chunks into the time you have available — study for a quiz in the half-hour before dinner and spend the two hours after dinner working on a paper.

Inter-Collegiate Athletics

The governing bodies for college athletics, such as the NCAA and the NAIA, have specific requirements that must be met by prospective student athletes in order to compete at the college level, including academic and GPA standards. Visit [www.ncaa.org](http://www.ncaa.org) or [www.naia.org](http://www.naia.org) for more details.
Finance Your Future

Whether or not you’re saving up for college, you need to be wise with your money. The money habits you start now will continue into the future. After high school, you may not have your parents’ financial support, and you may have bills to pay, such as rent, utilities and car payments. You may be trying to afford the cost of college tuition on your own too. Planning ahead now will help you later.

Manage Your Money

If you want to attend college, plan how to pay for it. College can be expensive, especially if you don’t plan ahead. Research college costs and discuss them with your parents. Decide how you’ll cover any shortfalls — earning and saving money now, relying on scholarships and other financial aid, working through college and attending a less-expensive school are all options. If you have a checking account, balance your checkbook. Try to set a rule that you’ll never have less than $100 in your checking account.
Understand Financial Aid

Financial aid can include money you don’t repay, such as scholarships, grants, and work-study (on-campus jobs), as well as student loans, which you will have to repay once college is complete.

To determine financial aid, you and your parents will complete the FAFSA (Free Application for Federal Student Aid) when you’re a senior in high school. Until then, it’s important to understand college costs.

<table>
<thead>
<tr>
<th>Average Tuition Rates in Iowa</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Two-year public college</td>
<td>$149 – $189 per credit hour</td>
</tr>
<tr>
<td>Four-year public college</td>
<td>$7,969 – $8,550 per academic year</td>
</tr>
<tr>
<td>Four-year private college</td>
<td>$12,800 – $48,322 per academic year</td>
</tr>
</tbody>
</table>

You also need to figure in the cost of room and board if you live on campus, as well as books and supplies. Visit the Resource Zone at [www.ICANsucceed.org/calculators](http://www.ICANsucceed.org/calculators) and use the in-school budget calculator to estimate your future costs. You can also visit [www.ICANsucceed.org/npc](http://www.ICANsucceed.org/npc) and utilize the list of Net Price Calculators provided by each college to quickly compare prices at colleges and universities across the state and country.

Prepare for Scholarships

If you study hard in school and become involved in extracurricular activities, you will increase your scholarship opportunities. Scholarships are usually based on academics, leadership, community service or talents such as music, drama, or sports. Some scholarships are also available for those with financial need. [Raise.Me](http://www.Raise.Me) is a micro-scholarship program that provides earning opportunities beginning freshman year. Scholarship money can be earned for taking certain courses, joining activities, and attending events. Visit [www.Raise.Me](http://www.Raise.Me) to setup a free account and start earning scholarship dollars. For information on Iowa scholarship opportunities, visit [www.ICANsucceed.org/scholarships](http://www.ICANsucceed.org/scholarships).

Realities of Financial Aid

According to the study *How America Saves for College 2015*, nearly **two-thirds** of non-college saving parents aren’t saving for college because they believe their children will earn enough financial aid/scholarships to cover the cost of paying for college. However, scholarships and grants don’t typically cover the full cost. Undergraduate students reported receiving scholarships and grants to cover about one-third or **31%** of the total average cost of one year of a college education ($20,882). Families should talk about paying for college ahead of time and formulate a plan that will cover the college costs left after scholarships and grants are applied.
Methods of Saving for College

Many college savings plans are available. Iowa residents most commonly use the following.

College Savings Iowa 529 Plan

Named for the section of IRS code that defines it, a 529 plan offers tax-free growth and the potential for state tax deductions. Visit www.collegesavingsiowa.com for more information.

- Anyone can participate in College Savings Iowa and invest on behalf of a beneficiary. No residency restrictions apply. More than one person can contribute for the same beneficiary, and one person can contribute for more than one beneficiary.
- Participants pay no enrollment fees, and no income restrictions apply. A small asset-based management fee is charged.
- The minimum contribution is $25. Contributions can be made electronically or by check. Additional contributions can be as low as $15 when investing through a payroll deduction plan.
- Withdrawals used to pay for qualified higher education expenses are not taxed by the federal government.
- Account assets can be used to pay for qualified higher education expenses at any eligible educational institution in the United States or abroad.

Coverdell Education Savings Account

- The program was created as an incentive to help parents and students save for education costs.
- Contribution restrictions are based on income; contributions may be made until the beneficiary turns age 18, unless he or she is a special-needs beneficiary.
- Total contributions per beneficiary cannot exceed $2,000 per year, no matter how many accounts have been established.
- The student won’t owe tax on any withdrawal if the qualified higher education expenses equal or exceed the amount withdrawn. Tax credits may be used in the same year as a withdrawal if they cover other qualified expenses.
- Distributions for nonqualified expenses are subject to taxes. Any balance remaining in the account when the beneficiary reaches age 30 must be distributed (with taxes due on earnings plus an additional 10%) or rolled over into an account for a family member.

Parent Tip

Every decision counts. The financial decisions your student makes today will affect the future. Make wise financial decisions so you set a good example. Give good money advice.
Tackle Money Matters Together

Discuss your financial plans with your parents/guardians. Talking with your parents can help you make decisions as you think about how you can put together resources for college.

- Discuss how much money (if any) your parents can contribute toward your education.
- Brainstorm options for paying out-of-pocket costs.
- Decide if you or your parents/guardians will borrow money (if necessary) and who will pay it back.
- Review your budget for college with your parents.
- Estimate an after-college budget to determine how much you can afford to repay in loans. With your parents, research realistic starting salaries in your planned field of study.
- Talk about if and when a credit or debit card will be used, as well as the credit card interest rates, annual fees, minimum payments and other terms.
- Keep track of student borrowing, loan amounts and interest rates by visiting www.nslds.ed.gov each semester.

Money Management - Lessons to Learn from Parents/Guardians

Additional life skills parents should help students understand before they head off to college include:

- **Balance a checkbook.** Owning and maintaining a checking and savings account is a life skill that lays the foundation for the larger financial lessons.
- **Stick to a budget.** Empower your student by giving them money management lessons such as a cell phone or clothing budget. Let them participate in family financial discussions so they see how you make your monthly family budget work.
- **Explain how credit works.** You only get one chance to have a clean credit report. Make sure your student gets off on the right foot when it comes to building and maintaining good credit. If you aren’t sure how to teach them about credit, check with your local bank or credit union to inquire about a teen or family money management course.
- **Interest rates and loans.** Many individuals fail to understand how interest rates work until after they’ve had a loan or two. Make sure your student learns about interest rates, good and bad, and how loans for things like college, cars, and houses work.

Get More Advice Online

Look for more advice on college success online at www.ICANsucceed.org. You’ll find tips and tools to help you focus on your college and career goals. Visit the site and sign up for the monthly college planning e-newsletter, impact and the ICAN Tip of the Week video series. Make your journey through high school an exciting and successful one! Visit www.ICANsucceed.org/signup.
Often parents’ are unsure of their role in helping their student plan for their future. While most of a student’s success depends upon their own decision-making, there are things parents can do to help them be successful throughout high school and beyond.

**Time Management & Everyday Life**

Little things are often overlooked as skills needing to be taught, and students find themselves without a clue when they are on their own. Give your student some added responsibility around the house and teach some life lessons along the way.

- **Laundry and Cooking.** Surprising as it may be, many college students only realize once they’ve left home that they don’t know how to do laundry or cook anything outside of a frozen dinner.

- **Time Management.** Every student should know how to use a personal calendar, whether on their phone or on paper, by the time they graduate. Tracking appointments, class schedules, extra-curricular activities, and understanding bill due dates are all part of being a responsible and independent adult.

- **Prioritize.** Not every student has the best sense of how to prioritize commitments and responsibilities. What comes first? When is it OK to say No? Make sure your student knows how to determine what’s important and what can be saved for another day.

**Character Education or “People Skills”**

Your teen may know their way around social media and every tablet and phone on the market, but to be successful in the workplace they will need more than just their tech savviness. Can your student treat other people with respect? Can they pull their own weight on a project? Can they take initiative and work independently?

- **Handshake.** You only get one chance to make a first impression and in the business world part of that first impression is a good handshake. Make sure your student knows how to give a firm, but gentle handshake.

- **Eye Contact and Posture.** You can tell a lot about someone before they say a word through non-verbal communication. Make sure your student has good posture and is comfortable making eye contact with people.
while having a conversation. Fidgeting, slouching, and staring at the floor while talking are all distractions that could undermine their true abilities and talents in the workplace.

- **Public Speaking.** Not everyone is made to be a professional public speaker. However, at some point in our lives, everyone has to talk to a group or present an idea. Work with your student to ensure they have some public speaking abilities. Practice eye contact, breathing, and speaking slowly by reading aloud or practicing speeches in front of a mirror.

The individual who is articulate, well-dressed, and professional, with the ability to present themselves and their ideas to a group of people can be the one who rises above the competition.

### Using Social Media Responsibly

Social media sites are useful Internet tools to keep in touch with friends and family, and can be utilized to meet new people with similar interests. When used responsibly, these sites can be a positive and beneficial resource. However, irresponsible behavior can be detrimental, putting yourself and your future at risk.

- **Assume EVERYONE has access to your profile.** Don’t discuss things you wouldn’t want parents, teachers, future employers, and law enforcement to know about. Set your profile to “private“ to gain as much control as possible over who has access to your information.

- **Use Discretion.** Your friends may think a photo of you acting silly at a party is funny, but how will the rest of the community feel? Your parents, college officials, and potential employers might not be as amused. Also, remember that when your friends take your picture it may end up on their profile; be aware of how you pose for pictures.

- **Assume the worst.** Don’t put anything online that you wouldn’t want your worst enemy to know and don’t add people as “friends“ unless you know them in real life. Your “friends” have access to everything you post and once they have it, you can’t take it away.

There are also social predators that utilize social media to find you. What information on your profile identifies who you are, where you hang out, your age, and where you live. Your real friends know how to find you, don’t post this personal information online.

- **You are responsible for your content.** You are the only one in charge of your profile and you can be held responsible for inappropriate content. Schools across the country are revising policies to allow disciplinary action for online behavior - so behave.

- **Learn more.** Visit [http://mashable.com/2012/09/04/students-social-media-warnings](http://mashable.com/2012/09/04/students-social-media-warnings) for 12 Things Students Should Never Do on Social Media.

- **Be Appropriate.** Make sure your email address is appropriate and that your voice message doesn’t send the wrong signals to college officials or potential employers who may contact you.
Iowa College Access Network® (ICAN) does not endorse the product, service or advice of any outside institution or entity. Students should exhaust all other financial options before borrowing and compare several loan products to obtain the best rate. Students should consider many options in pursuing higher education and find the right fit for their life situation and career aspirations.