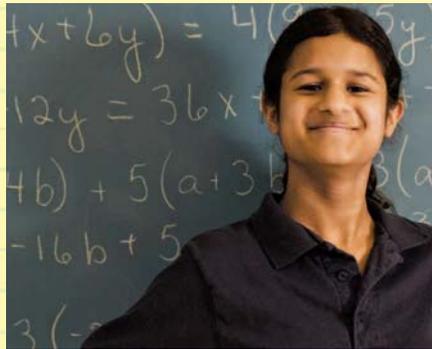




IS THERE
A COLLEGE
WHERE I'LL
FIT IN?



MEFA's Early College Planning Student Workbook

Name: _____
Grade: _____
School: _____
School ID: _____

mefa
COUNSELOR

An Easy Way to Start Thinking About Your Future

How to Use this Workbook

MEFA's **Early College Planning Student Workbook** is designed to help you start preparing for the college enrollment process. College is an attainable goal, and since you're starting early, there's lots of time to explore the possibilities for life after high school.

The activities in this workbook will help you think about your options for higher education. MEFA's resources can help you discover your unique goals, talents and interests while making the most of your time in high school. A strong academic record may open more possibilities when it comes to choosing a college, but there are many other ways to prepare for higher education.

MEFA has also created an **Early College Planning Guide for Parents**, where families can find information about saving and paying for college. Visit www.mefacounselor.org to download a free copy.

MEFA provides a **free parent email service** with timely advice for staying on the path to college, as well as www.mefacounselor.org, a one-stop website with a listing of free seminars and information about planning early, applying and paying for higher education. Many of MEFA's services are also available in Spanish.

MEFA is pleased to offer **YourPlanForCollege: a complete college and career planning website** with everything you need to get ready for life after high school. It's available for students, parents and school counselors at participating high schools. Visit www.YourPlanForCollege.org to learn more.

For more information,
visit www.mefacounselor.org

About MEFA

As a not-for-profit state authority and benefit to Massachusetts families, MEFA is dedicated to making higher education more accessible and affordable for students and parents through education and outreach initiatives—such as free seminars, hotlines and publications—as well as college savings plans and affordable college loan financing options.

Visit www.mefacounselor.org to learn more about MEFA's services for students in middle and high school. We encourage you to take advantage of the many programs and services available.

MEFA also offers a variety of fun ways to get help planning ahead and learn more about the college financing process online, including connecting with MEFA (Massachusetts Educational Financing Authority) on Facebook at www.facebook.com/mefaMA or following @MEFAtweets on Twitter at www.twitter.com/MEFAtweets



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Getting the Answers You Need

Common Questions About College

1 Do colleges only admit top students?

Actually, about 65% of Massachusetts high school graduates enroll in college, and nearly 70% of students who apply to a four-year college or university are accepted.

Sources: "State of College Admission 2008" NACAC (National Association for College Admissions Counseling), "American Diploma Project" (Achieve.org)

2 Do I need to go to college to get a good job?

According to the Massachusetts Division of Career Services, more than 60% of new jobs in Massachusetts require an Associate's Degree or higher. For careers that don't require a formal degree, applicants who have graduated college often have a competitive edge.

3 Is college too expensive for my family?

Over \$125 billion* in financial aid is awarded to undergraduate students each year. The Federal Government offers certain grants to students who have significant financial need as well as low-cost loans to help make education more affordable. Financial aid is also available through the Commonwealth as well as from colleges and universities.

4 Do I need more than good grades to go to college?

Many colleges look for students who take challenging classes in high school and participate in extracurricular activities they enjoy.

5 Do people like me go to college?

There are thousands of colleges in the U.S., and at least one is a good fit for you. Look for a college that fits your skills, interests and needs. If you require accommodations for a specific academic or personal concern, contact colleges that interest you to see what services are offered.

There are thousands of colleges in the U.S., and at least one is a good fit for you.

*Source: The College Board, 2009 Trends in Student Aid.



WHAT QUESTIONS DO I HAVE ABOUT COLLEGE?

ACTIVITY

Write a list of questions that you have for your school counselor.

Sample: What can I do now to get ready for college?

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Questions to Ask Yourself

Your answers will help you find a college that's a good fit for you.

What are my academic credentials (grades, GPA, class rank, test scores)?

What non-academic strengths do I have to offer?

What are my goals after high school?

How do I want college to help me meet my goals?

Thinking About Your Future

Why Go to College?

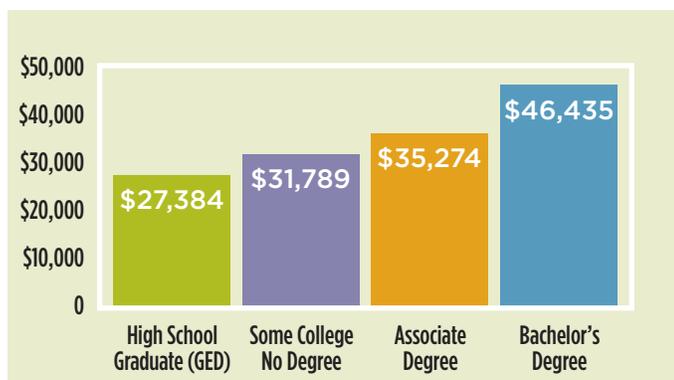
Students attend college for many reasons: to explore their interests, learn about new subjects, meet new people, prepare for a career. College is a way to achieve your dreams and goals in life. Today's college degree is like yesterday's high school diploma: it provides more options for what you can do in the future.

- College graduates have more career options.
- College graduates typically have higher salaries.
- College graduates make more money over their lifetime.

In fact, college graduates generally earn over 60% more than high school graduates over a lifetime. In dollars, that means four-year college graduates earn an average of nearly one million dollars more than high school graduates will earn over a working life. What's more, if you earn a college degree, you're less likely to be affected by an economic downturn.

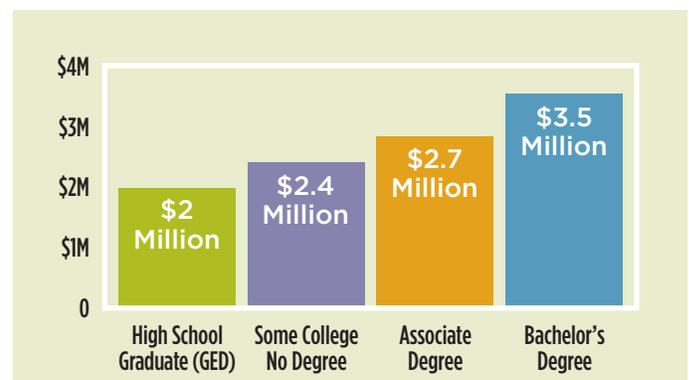


Average Starting Salary



Source: U.S. Census Bureau, Current Population Survey, 2007 Annual Social and Economic Supplement.

Average Lifetime Earnings



Lifetime Earnings: assumes annual salary increase of 3.0% from age 25-65 (40 years). This example is an estimate only. Rate of annual salary increase may vary depending on occupation and other circumstances.

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I WANT TO GO TO COLLEGE BECAUSE...

Write down all the reasons why you want to go to college.

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Finding Your Direction

When you're thinking about what to study in college or what kind of job you'd like to have, there are two key things to keep in mind:

- You should like it.
- You should be good at it.

Fortunately, most people enjoy the activities they are good at doing. While you're in high school, pay attention to subjects and activities that particularly interest you. Are you good at science? Do you like to work with your hands? Almost any interest can lead to a career, so don't limit your thinking to basic academic subjects.

Even though you don't have to decide what you'll study in college or pursue as a career right away, the sooner you identify your goals, the sooner you'll be able to get on track toward your future. **Here are some questions to get you started:**

1 What's my favorite subject?

2 What's my hardest subject?

3 What are some of my talents and skills?

4 What jobs seem interesting to me?

5 What accomplishments am I most proud of?

6 Who are people I admire and why?

Life After High School

Education Options

In addition to comparing characteristics such as the size of the student body, location or academic majors offered, it's helpful to know the basics about your options for life after high school.

Type of Education	What is it?
4-Year Private	<ul style="list-style-type: none">• Private colleges and universities range in size, and many specialize in a certain area, such as fine arts, liberal arts, business or the hard sciences.• Private colleges and universities receive endowments from private donors instead of from federal or state sources.
4-Year Public	<ul style="list-style-type: none">• State systems offer a broad range of academic options.• Public colleges and universities are funded primarily through state and federal sources.• Tuition and fees are generally lower than at private schools.• In Massachusetts, the public college and university system has 5 UMass campuses and 9 state colleges and universities.
Community College	<ul style="list-style-type: none">• Community colleges are part of the state's public higher education system, and primarily serve local students and local needs. In Massachusetts, the community college system has 15 campuses.• Flexible schedule options allow part-time study, night classes for working students and developmental courses to transition into 4-year college.• Open enrollment policy allows any high school graduate or GED recipient to enroll.• Tuition and fees are generally lower than public or private 4-year colleges and universities.
Vocational/Trade School or Corporate Training Program	<ul style="list-style-type: none">• Vocational schools and corporate training programs focus on providing skills necessary for specific jobs or trades.
Military	<ul style="list-style-type: none">• Through ROTC, service academies and the G.I. Bill, students receive financial support for their education in exchange for a commitment to serve in the U.S. military.

AFTER HIGH SCHOOL I WANT TO...

ACTIVITY

Write down the things you think you might like to do after high school.
(It's okay if you don't know yet.)

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Education Options in Massachusetts

Did you know that there are over 100 colleges and universities in Massachusetts?
Can you name some Massachusetts schools in each category?

4-Year Private:

Community College:

4-Year Public:

Vocational/Trade School:

Military:

Visit www.mefacounselor.org to explore U.S. colleges and universities.

Your Academic Plan

The Right Mix of Classes

One of the most important parts of any college application is your academic record, which lists the classes you've taken since the 9th grade and the grades you've earned. Colleges want to know if students challenged themselves. Have you taken classes in a variety of subjects? The Massachusetts Department of Education recommends taking the set of courses listed below to prepare yourself for college and career.

These suggested courses are a good minimum benchmark for applying to any college, although some colleges or schools may have different requirements. Information about academic requirements is often available through a college's admissions office or on their website. It's also a good idea to find out your high school's graduation requirements, which may be different from the high school courses suggested here.

If you haven't taken all the courses listed below, it's still possible to go to college. For example, Massachusetts community colleges admit high school graduates or GED recipients.



Suggested High School Courses

English	4 years
Math	4 years (Algebra 1 & 2 and Geometry or Trigonometry)
Science	3 years (including 2 with a lab component)
Social Science	3 years (including U.S. and World History)
Foreign Language	2 years in the same language
Electives	1 year in the arts and 5 additional "core" courses such as business education, health and technology

Source: Massachusetts Department of Higher Education. This information is current as of November 27, 2007.

The more rigorous classes you take in academic subjects, the better prepared you'll be for college.

Understanding Your GPA

In addition to looking at what courses you have taken in high school, colleges might look at your grade point average, commonly referred to as GPA. If your high school calculates GPA they will use a common scale to average your grades in each course. You'll have a GPA for each year in high school, but most colleges look at your cumulative high school GPA, which is calculated by averaging all your end-of-year GPAs for 9th, 10th and 11th grades.

Many high schools operate on a 4.0 scale like this:

A = 4.0 **C = 2.0**
B = 3.0 **D = 1.0**

Some high schools also weight GPAs. A weighted GPA is usually calculated by giving extra points to grades received in Advanced Placement (AP) and honors classes. For example, if you take an AP class and receive a B, your high school may award you a 3.5 instead of the 3.0 the B may ordinarily receive. Visit your school's website or counselor's office to learn if GPAs are calculated at your school and how you can find out what your GPA is.

Not all high schools calculate GPAs for their students; colleges will not hold the high school's policy against students. How colleges review your high school transcripts may vary from school to school. Some colleges will recalculate your GPA with a different weighting scale, while others may only factor the grades in your academic subjects.

ACTIVITY

Calculating Your Cumulative GPA

Your cumulative GPA is the average of your 9th-11th grade GPAs. Establishing good grades from the start helps you achieve a higher GPA by the end of senior year. Look at the examples below, then try filling in the missing numbers in the exercises.

	9th	10th	11th	Cumulative GPA
Example A:	85	85	85	85
Example B:	80	85	90	85

What GPA does this student need in their junior year for a cumulative GPA of 85?

Student 1:	85	80		85
------------	----	----	--	----

What GPAs does this student need in their sophomore and junior years for a cumulative GPA of 85?

85 and 85
 85 and 90
 90 and 95

Student 2:	70			85
------------	----	--	--	----

College Entrance Exams

The SAT and ACT

Most colleges require you to submit your score from college entrance tests as part of your application. It is usually taken during your junior year, or early in your senior year. The majority of schools accept scores from both the SAT and the ACT, but you should verify the required tests at each college.

There are several key differences between the two tests, and some students find they do better on one test than on the other. If you want, take both tests. Colleges usually consider only the highest score you submit.

SAT

The SAT measures your critical thinking skills. There are three sections—critical reasoning, math and writing—and each is measured on a scale from 200 to 800.

The PSAT, or practice SAT, is taken either in the sophomore or junior year. Score reports provide individualized study guides to help students prepare for the SAT.

There are many free resources available to help you study for the ACT and SAT exams. Test preparation workbooks may be available from your high school counselor.



ACT

The ACT measures subject knowledge in English, math, reading and science reasoning, plus an optional writing section. Scores range from 1 to 36.

PLAN, or the pre-ACT, is ideally taken during your sophomore year in high school. The test can assess how well you may do on the ACT, as well as identify your stronger and weaker subjects. PLAN also includes an Interest Inventory to assess relevant career options.

Other Tests

Some colleges may require SAT Subject Tests. Like Advanced Placement (AP) tests, the SAT Subject Tests may allow you to earn college credit.

The TOEFL (Test of English as a Foreign Language) is sometimes required for students who attend a non-English-speaking high school, or who do not speak English as a primary language.

Find links to test dates and registration information
for both the SAT and the ACT at www.mefacounselor.org

HOW DO I GET READY FOR THESE TESTS?

Test-taking Strategies

Familiarize yourself with the exam format in advance. How long will the test take? Is it multiple choice, short answer, long answer or a mix? How is the exam scored?

- Ask your school counselor about taking a free sample test.
- Pack your supplies the night before: pencil and erasers, calculator, scratch paper, a snack and your photo ID.
- Get a full night of sleep the night before and eat a healthy breakfast the day of the exam.

Test Scores for Massachusetts State Colleges and Universities

For freshman applicants to the University of Massachusetts (UMass) and the state colleges and universities of Massachusetts, the minimum GPA required for admission is 3.00 (weighted). If your GPA is below 3.00, then your standardized test (SAT or ACT) scores will be an important factor in your admission. The lower your GPA is, the higher your SAT or ACT score needs to be.

Please note that meeting these guidelines does not guarantee admission.

Generally, your high school transcript is more important than any test scores.

Sliding Scale for UMass

If your GPA is...	Then your verbal/math SAT (ACT) scores must total at least...
2.51 - 2.99	950 (20)
2.41 - 2.50	990 (21)
2.31 - 2.40	1030 (22)
2.21 - 2.30	1070 (23)
2.11 - 2.20	1110 (24)
2.00 - 2.10	1150 (26)
Below 2.00	Not admissible

Sliding Scale for MA State Colleges and Universities

If your GPA is...	Then your verbal/math SAT (ACT) scores must total at least...
2.51 - 2.99	920 (19)
2.41 - 2.50	960 (20)
2.31 - 2.40	1000 (21)
2.21 - 2.30	1040 (22)
2.11 - 2.20	1080 (23)
2.00 - 2.10	1120 (24)
Below 2.00	Not admissible

Source: Massachusetts Department of Higher Education. This information is current as of November 27, 2007.

Exploring Your Interests

Where Will Your Interests Lead You?

There are lots of opportunities in high school for learning more about topics and activities that interest you. Taking time to explore your interests may open your mind to new possibilities for what you might study in college or pursue as a career. Plus, many colleges look for students with unique interests and experiences.

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Use this page to think about your interests and where they might lead.

Activity Examples

Interest: Painting

Ways to learn more: Visit a museum, take an art class, work at an art supply store

Interest: Become a Doctor

Ways to learn more: Job shadowing, take the most advanced science and math classes, volunteer at a hospital

Interest: Playing Video Games

Ways to learn more: Read and write reviews, take computer programming and design classes, research the companies that produce the games I like

Interest:

Why I like it:

Ways to learn more:

Interest:

Why I like it:

Ways to learn more:

Interest:

Why I like it:

Ways to learn more:

Interest:

Why I like it:

Ways to learn more:

Getting Involved

What you do when you're not in class matters. Colleges and even future employers may ask how you used your spare time during high school.

High school is a great opportunity to meet new people and get involved in diverse clubs, organizations, sports and other activities. But be selective about your extracurricular activities. Do activities that you truly care about or that expose you to new areas of interest. And don't just join—get involved.

Running for office or assuming additional responsibilities allows you to strengthen your social and planning skills and learn more about yourself and potential career interests. Also, sustained participation in activities demonstrates to colleges that you are engaged in learning, while being dedicated and able to balance multiple priorities.

Most importantly, enjoy your high school years and take advantage of opportunities to enhance your interests and grow as a person.

Student government
Sports
Music
School newspaper
After-school job
Volunteering
Art & theater
Religion
Tutoring

Activity/Experience Log

The next few years will pass quickly, so it's helpful to record the experiences you have along the way. There are no rules about what is or isn't important enough to record; it's all about what you gained from the experience and the impact you had on others. **Additional copies of this form can be downloaded at www.mefacounselor.org.**

Sample Activity/Experience Log

Date(s)	Time Spent	Activity/Experience	Role	What I Valued About This Experience
Monday June 22, 2009	6 Hours	Community Clean-up Day	Group Leader	Provided a clean, safe outdoor environment for elementary school children to use at school.
Junior Year	4 Hours/Week	National Honors Society	Vice President	Helped to develop community outreach program to senior citizens at local retirement home.

The Right College for You

Design Your College

No matter what you're looking for in a college, chances are there's a school out there that will appeal to you. A college's academic programs are important, but factors like location, clubs, sports and campus life matter, too.

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The following questions may help you get a better idea of what kind of school you'd like to attend. You may also use these questions to talk with your parents about the types of colleges that interest you.

1 What size college would you like to attend?

Large (over 10,000 students) Medium Small (under 3,000 students)

Why did you pick this size?

2 Where would you want that college located?

In a big city In a suburb near a city In a small town

Why would you locate the college there?

3 How close to home do you want your college to be?

A short drive A few hours away A plane ride away

4 What would you like to study or learn about at that college?

5 What clubs, sports or activities would you want at your college?

Exploring Colleges

Believe it or not, there are probably many colleges similar to the one you designed on the previous page. There are over 4,000 colleges in the United States, and they vary greatly in size, setting, available programs/majors and cost. You may want to discuss some affordable college options with your family, but do not let the cost of a college stop you from applying. Colleges offer financial aid that may help reduce the cost for your family. To find colleges that are a good fit for you, keep an open mind and start exploring early. Work with your school counselor and family to learn more about schools that interest you.

Ways to Learn More About Colleges

- School counselors
- Teachers
- Friends and family
- College fairs
- Internet searches
- College websites
- College guidebooks
- www.mefacounselor.org

Campus Visits

Visiting a college campus is another great way to learn more about colleges. A campus visit gives you and your family an initial impression of the college, including the physical setting and what campus life is like.

What are some schools you are interested in visiting? Talk with your family about visiting some of these schools in the upcoming months. It's never too early to plan a visit.

ACTIVITY

I WANT TO EXPLORE THESE COLLEGES:

Already have some colleges in mind?
Start making your list here.

Checklist for the Years Ahead

As you get closer to searching for and applying to colleges, there are specific things you can do each year to prepare. It's okay if you don't do everything in exactly this order, but these suggestions may help you stay on track.

Freshman & Sophomore Years

Take classes that challenge you.

Most colleges and universities would rather see a transcript with some honors and AP courses—even if you don't get all A's—than a straight-A transcript without any challenging courses.

Develop good study habits.

Not everyone studies in the same way, but there are strategies that can help make studying more effective. Find a quiet, well-lit spot with enough space to organize your materials. Start with your most difficult subjects first, while your mind is freshest.

Get involved in clubs and activities that you enjoy.

Be selective. It's much more rewarding to get involved in activities that really interest you. Most colleges would rather know what you actually did, not just what you joined.

Take a sample PSAT if your high school offers it.

The PSAT is similar to the SAT, a college admissions test used by many admissions offices, so it's a great way to practice. PSAT scores are not sent to colleges.

Get to know your school counselor.

Your school counselor can help you get the most from your time in high school.

Open a savings account.

Saving money for college is a great way to keep yourself motivated. It's also a good idea to talk to your parents about how you will pay for college.

Junior Year

Take the official PSAT.

In your junior year, your official PSAT score is compared to that of other test-takers, and the top scorers may receive scholarship money and academic recognition.

Get involved.

Pursue roles in extracurricular activities that suit your strengths and interests.

Get a job.

Part-time work or volunteer experience in a field related to your future major or career can expose you to many aspects of a field.

Go to a college fair.

Representatives at college fairs can give you lots of information about their schools and answer your questions. This is also a good time to start researching colleges by visiting their websites, requesting brochures and asking teachers, counselors and others about schools that interest you.

Take the SAT/ACT by the spring.

Many colleges require applicants to submit scores from college entrance tests like the SAT and the ACT. Taking these tests in your junior year will allow you to focus on your college applications and essays in your senior year.

Attend a College Admissions Seminar.

Visit www.mefacounselor.org for a list of upcoming seminars near you.

Summer of Junior Year

Visit colleges.

Visiting a college campus gives you an initial impression of the college. You may visit a college or university informally on your own time, or you may schedule a more formal campus visit through the college's admissions office.

Work on your college essays.

Some colleges give you a prompt while others leave the essay open-ended. Either way, focus on the message that you want to give to the admissions committee—something they can't learn from any other part of your application.

Save your summer earnings.

If you haven't already done so, talk with your parents about how your family plans to pay for college.

Senior Year

Decide which colleges to apply to.

It's a good idea to apply to several colleges, including an academic *reach* school and a *safety*. If paying for college is a concern, be sure to apply to at least one school that is also financially safe.

Take any remaining standardized tests.

Most colleges look at the highest score you receive in each section—even if the highest scores are from different tests.

Attend a financial aid workshop.

MEFA offers College Financing Seminars at high schools and community-based organizations across Massachusetts. Check with your school counselor or visit www.mefacounselor.org to find a seminar near you.

Apply to college.

College applications can be time consuming. Save copies of all of your work since some applications will ask for similar essays and short answers. You can prioritize the applications by when they are due.

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MY TO-DO LIST:

- Talk to my family about my future goals.
- Make a personal reading list and keep a journal of new vocabulary words.
- Meet with school counselor to make sure high school classes are on track.

MEFA is here to help.

mefa is a not-for-profit state authority that works to make higher education more accessible and affordable for students and families in Massachusetts. MEFA offers community education programs, college savings plans and low-cost financing options. In our nearly 30-year history, we have issued approximately \$4.2 billion in bonds and have assisted hundreds of thousands of families in financing a college education.

mefa **COUNSELOR**

We offer free comprehensive college planning and college financing seminars for parents and students at over 300 Massachusetts high schools. Check with your guidance counselor for dates and information.

mefa **UPLAN**

Prepaid Tuition Program

With the U.Plan, families can lock in tomorrow's tuition at today's rates at 80 public and private colleges and universities in Massachusetts.

mefa **LOANS**

Our low-cost loans assist families of undergraduate and graduate students from all states attending college in Massachusetts, as well as Massachusetts residents attending college outside of Massachusetts.

mefa **UFUND**

Massachusetts 529 Plan

Our College Investing Plan lets families invest for qualified higher education expenses through mutual funds professionally managed by Fidelity Investments.

your plan **for college**

Where it all begins

A free college and career planning website for students, parents and school counselors at participating Massachusetts high schools, offered by MEFA in partnership with the Massachusetts Departments of Higher Education and Elementary & Secondary Education.

The information presented in MEFA's Early College Planning Student Workbook is accurate as of August 1, 2010.

For more information on how MEFA can help you through the college financing process, visit us at www.mefa.org or call 800.449.MEFA (6332).

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mefa **COUNSELOR**