How Can I Get a Head Start in High School?



There are several ways you can earn college credit while in high school. These programs usually cost little to nothing but could save you big bucks on future tuition costs. Talk to your guidance counselor to find out which of these options are available at your school.

Advanced International Certificate of Education (AICE):

AICE is a rigorous pre-university course of study and exam program. You can earn up to 30 credits toward a college degree by successfully passing exams.

Advanced Placement (AP): More than 30 collegelevel courses are available through this College Board program offered at many high schools and through the Florida Virtual School. You can earn college credit, advanced placement or both, depending on AP exam scores.

College Level Examination Program (CLEP): If you have a strong background in a subject area, you can take a CLEP test to earn college credit at participating colleges. You can get up to 45 credits toward a college degree by successfully passing exams. (Tip: Taking a CLEP test is great if you completed an AP course but did not take or earn a qualifying score on the AP exam.)

Dual Enrollment: Eligible students can enroll at a participating college part time to earn high school credit and college credit (toward a technical certificate, an associate's degree or a bachelor's degree) at the same time. Dual enrollment courses can be taken during school hours, after school or during the summer at no cost to public high school students.

Early Admission: Basically, early admission is dual enrollment on a full-time basis. While you're completing credits for high school graduation, you can be well on your way to earning a college degree.

> Industry Certification: You can get a jump start earning credentials and college credit by taking career education courses in high school and passing appropriate certification exams. There are more than 150 industry certifications available.

International Baccalaureate (IB): IB is a rigorous pre-university course of study and exam program. You can earn up to 30 credits toward a college degree by successfully passing exams.

Tech Prep: Tech Prep gives you the opportunity to start a technical college major in high school, which continues after graduation at a Florida college, technical center or registered apprenticeship program and leads to a technical certificate/license, associate's degree or bachelor's degree.

 Coral Nimz, 16, a junior at Southeast High School in Bradenton, has already earned dual enrollment and AP credits for college, and also plans to graduate with an IB diploma.

How Much Will It Cost?

Here's a general idea about how much different degrees will cost:

Understanding Tuition Costs

You pay as you go. College tuition is charged per credit hour for the current term (i.e., fall, spring or summer semester). Full-time students generally take 12 to 15 credit hours per semester. Career-technical programs are charged per clock hour for the current term (usually a quarter system). Fulltime students usually take 30 clock hours a week, or 300 clock hours per quarter.

There are additional costs. On top of tuition, you may have to pay for parking, labs and access to healthcare. Fees may be a flat rate or charged per credit/clock hour. You will also need to buy books and supplies for classes each term. Housing, food and transportation costs are additional.

Feeling overwhelmed? You can get help paying for college costs. Many students receive some sort of financial assistance.



Don't miss Scholarship FAQs on page 42 for more info about sources of free money for school.

How Will I Pay for It?

FREE MONEY

Scholarships are based on academic or athletic achievement, program of study or background. Financial need also may be considered. Scholarship money does not have to be paid back. Bright Futures is just one of many state scholarships available to Florida students.

Grants are awarded to students who demonstrate financial need and don't have to be repaid.

EARNED MONEY

Work-Study programs provide on-campus or communitybased employment in an area that may match your educational program and career goals.

BORROWED MONEY

Student loans are long-term, low-interest educational loans, which may allow students to defer repayment until after graduation. Loans are borrowed money that must be repaid with interest. Parents also may borrow to pay education expenses for dependent students. With each year of college you complete, your maximum loan amount increases.

Estimated Tuition and Fee Costs, 2010-2011

Degree Type	College Credits Required	In-State Tuition and Fees per Credit Hour	Tuition and Fees Total
1-year, certificate, career-technical center	Varies	\$2 (per clock hour)	\$2,400 (1,200-hour program)
2-year, associate's degree	60	\$100	\$6,000
4-year, bachelor's degree, state university	120	\$165	\$19,800
4-year, bachelor's degree, Florida college/university transfer	120 (60+60)	\$100-\$165	\$15,430
4-year, bachelor's degree, private university	120	\$795	\$95,400

Source: www.FACTS.org. Estimates based on tuition and required fees for in-state students and do not include books, housing, transportation, food and other living expenses.



Financial Aid Do's and Don'ts

- X DON'T limit yourself to one type of aid. You can apply for and be awarded numerous scholarships, grants, work-study programs and loans.
- x DON'T forget that financial aid is tied to being accepted by an institution of higher learning. You can apply for aid early, but you still have to get in to get it.
- DO follow the different rules about when to apply and how to qualify based on each type of aid.
- ✓ DO contact each school to ask about scholarships particular to that school. Each institution has an office of financial aid that can help you find money.
- ✓ DO apply for financial aid, no matter what type of school you will attend. Financial aid is available for students planning to attend public and private careertechnical centers, colleges and universities. Filling out the federal (FAFSA) and state (FFAA) financial aid forms is probably the most important thing you can do.

What's on My To-Do List?

Start each school year by putting these items on your agenda.

Freshman and Sophomore Years

- Schedule a meeting with your guidance counselor (GC).
- Go to www.FACTS.org to use the site's ePersonal Education Planner (ePEP) and Evaluations, which can help you plan and monitor your progress toward future goals.
- If you plan to attend college, talk to your GC about college preparatory programs, including Honors, Advanced Placement (AP), International Baccalaureate (IB), dual enrollment or Advanced International Certificate of Education (AICE) classes.
- Start smart with your grades. High school can be overwhelming at first, but it's much easier to maintain a good GPA than it is to pull one up from the trenches.
- Sophomores, register to take college entrance pretests like PSAT and PLAN (ACT pre-test). The results will help you find out which areas might require more study time before the real deal.
- Sophomores, consider taking some AP exams and/or SAT Subject Tests in May.
- If you have trouble finding a summer job, spend the time volunteering or working on a special project that will enhance your resume.



Junior Year

FALL

- Check your status toward meeting graduation, Bright Futures, and state university admission requirements at www.FACTS.org.
- Meet with your GC to discuss your academic status and college options that fit best.
- Get organized with a calendar or spreadsheet to write down important test dates and application deadlines. Create folders for each school you are interested in and file any information you receive.
- Narrow your list of potential schools and contact them for an application and information packet. The NEXT Get Smart Guide on page 57, and websites such as www.cappex.com, www.collegeboard.com and www.FACTS.org, are good places to start your research.
- Start your scholarship and financial aid search. Set up or update your profiles on scholarship search websites so you can receive personalized scholarship information.
- Find out the open house dates and times for the colleges and career schools you are considering.
- If you need community service hours for graduation or the Bright Futures scholarship, select a project and get the necessary approval.
- Register for the SAT and/or ACT. Take the earliest test available, which will allow you time to retake. Look into test preparation strategies and resources.
- Attend at least one college fair. Dress up a bit (no jeans or shorts) and bring a tote bag to collect brochures and other hand-outs.

SPRING

- Take SAT and/or ACT exams.
- Take SAT Subject Tests and AP exams as appropriate.
- Research scholarship and financial aid directories and begin the application process.
- Create a resume. If portfolios, audition tapes or essays are required for college or scholarship applications, start working on those now.
- Plan visits to college and university campuses. Make appointments, especially if visiting during the summer.
- Consider a volunteer job in your desired field of study. This can add a boost to your college applications.

Keep your college search organized! Start a file box with at least two sections: one for information you receive from colleges and another for materials you will be sending out to them, such as reference letters, essays and test scores.



Senior Year

FALL

- Continue taking AP, IB, Honors and/or dual enrollment classes if you qualify.
- Finalize the lists of schools where you will apply and make sure you have all application packages. Most schools offer an online application option; applications for Florida's state universities and colleges can be found on www.FACTS.org or through the school's website.
- Apply to colleges in early fall. Consider applying to multiple colleges in case your first choice is not available. If you have thoroughly researched schools and feel you've found the best match, you may want to consider an early action plan. (See "Tips to Help" on the right.)
- Organize your application packages. Review deadlines and requirements, test scores, high school transcripts, essays and recommendations. Use a file box and folders for each school. Put a label on the front of each folder with your online username, password and deadlines.
- Give teachers, employers and other adults at least a month to complete recommendation forms.
- If available, use each school's online application status or tracking system to check if they have received all of your materials. Don't leave it up to your GC to keep track.
- Apply for housing if you plan to live on campus.
- Gather information to complete the FAFSA (Free Application for Federal Student Aid). Check out www.finaid.org for other financial aid resources.
- Take or retake the SAT or ACT if necessary.
- Remember to take SAT Subject Tests or AP exams as you complete specific advanced coursework.

SPRING

- Complete requirements for graduation and continue to take rigorous coursework.
- After January 1, but as early as possible, file the FAFSA with your parents' help. (You'll need their most recent tax return.)
- Complete the Florida Financial Aid Application to be considered for Bright Futures scholarships and other state
- If your future college wants mid-year transcripts, submit that request to your GC early.
- Wait for college admission decisions and financial aid award letters. Use this information to determine which school best meets your academic goals and financial needs.
- Consider making another visit (overnight if possible) to schools where you have been accepted. While you're there, ask plenty of questions.
- Once you've made a decision, notify all colleges immediately. Send in housing and other deposits and sign up for orientation at your chosen school.
- If you take dual enrollment courses, request that an official transcript be sent to your future college.
- If your top college choices are not available, work with your GC to find others with openings.
- If requested, send your final transcripts to the school you will be attending after graduation.
- Take College Level Examination Program (CLEP) tests to earn college credit early.
- Send thank you notes to teachers, counselors and anyone else who may have assisted you in the application process.

Tips to Help the College Application Process Go Smoothly

Start early. Don't wait until the weekend before the application is due. College admissions deadlines are generally stricter than due dates for school assignments.

Understand the difference between early action and early decision. Some schools offer an early action deadline. In return for meeting an early deadline, you receive an admission decision earlier than regular applicants (usually by December). You may still apply to and consider other schools. The timeline for early decision is similar, but you may only use that option for one school, and you agree to attend that school if you are accepted.

Keep your name consistent on all materials you submit. Avoid using your nickname in one place and your full name in another.

Create a separate e-mail account just for colleges and check it often.

Keep a copy of everything. If a school lets you know that a piece of information is missing from your application, you can easily resend the item(s). It's also wise to keep records of all correspondence you've had with college admissions and financial aid officials, whether it's by mail, e-mail or phone.