



Against All Odds

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by

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INSTRUCTIONS:

SECTION I

"You need info and a plan early enough to make a difference."
Jason Wilkie

Jason and Bill Wilkie have developed this 65 page workbook and divided it into 5 sections. We also have written "Empowering Teens." This is a "tool-kit" for parents and mentors. The parent tool-kit has more details on topics that may be important to you in this process. You can refer to the tool-kit at any time.

We encourage you to complete as best you can each section during the week it is assigned. This week you should:

- Make a second copy of all the worksheets.
- Ask a parent, family friend, teacher, coach, mentor, etc., to work with you for 1 hour over the next five weeks .
- Read the first 23 pages.
- In the right hand margin write down questions or notes on what you have read.
- Ask your parents to read "Empowering Teens."

As an 8th, 9th or 10 grader, you may not realize that every student makes a decision about going to college. Some of you will say, "Yes!" Some will say, "No!" Most student make the decision too late and with insufficient or inaccurate information. For example, we hear many students deciding that they cannot go to college because their parents cannot afford to pay. They have never talked to someone who worked their way through college. Paying for your own education is harder but not nearly as impossible as it sounds. People who worked their way through college are generally positive about the experience. We will suggest strategies that make it easier.

Therefore, our student development guide begins with the assumption that you are going to college until you identify a better option.

Admissions Staff

This is serious business for a college admissions counselor or recruiter. If they are unable to successfully recruit the best high school students in their region, their job may be in jeopardy. They will conduct several hundred interviews a year. How many interviews have you conducted to practice for interviews with recruiters where a great deal is at stake? This is a \$60,000 to \$150,000 decision for you & your family. Take it seriously!

Are you nervous about asking your teacher or counselor, "What does it take to get admitted to Harvard university or to get a scholarship at a great state university?"

Knowledge is Power

If you are uninformed, then the college recruiters will control the admissions & scholarship process.

Leaders

“Born or Made?”

Colleges and universities say they value leadership. However, very few dollars are given each year for scholarships to exceptional leaders with 3.00 GPA and average test scores. If you have great grades, high test scores and have demonstrated leadership qualities, then colleges are very willing to reward you financially.

Leaders without grades and test scores may be successful in college and in life but they will not be admitted to prestigious colleges or receive much free scholarships for college. There are exceptions. Their leadership qualities are remarkable.

What is leadership? Sometimes it has value to society. Sometimes it has value to the individual. Seldom does the society reward it financially. Often we give leaders medals and certificates.

Leadership is not always positive. True leaders suffer much injustice. Why? They go against the grain of society. That is why they are called leaders. They do not always make good managers or technicians because they are never satisfied with the status quo.

Leaders are both born and made. They are made by circumstances and conditions outside of themselves. We cannot control whether we become leaders or not. It is beyond one individual's control. Other people must bestow the mantle of leadership on a person. Many "true" leaders do not aspire to be leaders.

Are all political, corporate, religious, educational figures who hold titles leaders? People with titles want us to admire them. They perpetuate all kinds of myths about leadership.

Leaders are often invisible until after their accomplishments are recognized. Leaders do not always possess power. They have something infinitely more valuable. It is influence. People listen to them, change their behavior and risk their lives because they trust a leader. That person is worthy of their trust.

Educate yourself so that you have a skill and can make a living. Find something worth doing. Serve people well and maybe the people will someday bestow that label of leader on you.

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Attitudes

“Failure is often the first critical step in success.”

College admissions counselors love:

- Disciplined students
- Motivated students
- Cooperative students
- Successful students

Disciplined

Some students are natural at being disciplined. They do not even have to work at it. Most students must work at it. It is hard, tiring and often frustrating. Perseverance is as important as intelligence for success in college.

Sometimes there is an alternative to being disciplined and that is having fun. If you enjoy what you are doing, discipline comes easy. If we do not like what we are doing, discipline comes hard.

The object lesson is to make high school as much fun as possible. How? If your high school is large enough and they will allow you to select your teachers, do it very thoughtfully. A teacher can make any subject either fun or boring. Select courses carefully in the early stages of high school. Make sure every semester is partly fun.

Motivated

When a person is driven to accomplish a goal, we usually say they are highly motivated. Goals will vary with the individual. College admissions staff are looking for students who are motivated in the primary functions of colleges: memorizing, reading, studying, creative thinking, problem solving and evaluation. When these are enjoyable activities for a student, admissions counselors usually conclude that a student is highly motivated to succeed in high school and in college.

Cooperative

No college or university wants a trouble maker that will distract students, faculty and administrators. They have enough problems to handle that are normal. Very intelligent and often creative people can be trouble makers.

Discovering the fine line between a trouble maker and a creative student who is just perceived as testy is important for you. No one is

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really against a little fun. But the you must understand the fine line that we call "limits" and understand the negative consequences if violated. You probably have already demonstrated the ability to understand the rules and play the game if you want.

Successful

Success is everywhere. You grew up seeing the successful cowboy, policeman, businessman and spy. Bad guys are unsuccessful. Therefore, if you fail, you must also be a bad guy.

Most successful people fail at one time or another. And they will fail again in the future. The issue is not whether you fail or not but rather what you learn from failure. Oh! Oh! What a bunch of...!

Self conscious people do not handle failure very well. Small failures are better than big failures. That is why successful college bound decision processes take three or four years. It gives you time for several small failures rather than one big failure.

It sounds good but you have not really convinced me that failure is a normal process. It goes against the grain.

Thomas Edison invented the light bulb. He and his staff conducted over 5000+ experiments that failed before discovering a filament that worked. He had many more failures than successes. Why do we call him such a successful inventor? What employer would tolerate over 5000+ failures before experiencing success.

Scientific research is a process of testing a hypothesis and usually failing. But the scientific community does not call it failure. The hypothesis was rejected or found to be false.

In a sport like baseball batting averages are around .300 for the best. That really means that batters have 70%+ failure rates.

Failure is all around us. It is the essence of much of life. Talk about what you learned from failure with admissions counselors.

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a passive participant. It has more value than participating in a good program organized fifty years ago and managed today by adults.

Some colleges are looking for what they call **leaders**. They want their alumni to be leaders as adults. The more prestigious colleges and universities in America will talk readily and clearly about valid examples of leadership.

Our point is that whether a success or a failure, striking out and organizing your own project based upon your personal interest and perception of a need can often lead to positive consequences. What is the best indicator of future success as a leader? It is successful demonstration of that skill and perspective in high school. Are there exceptions? Yes, quite a few as a matter of fact.

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scholarship, you will be upset. Most college athletes do exceed the minimum criteria.

The NCAA [College-Bound Student-Athlete Guide](http://www.ncaa.org) free. High schools usually have them or you can go on-line you can get a copy at www.ncaa.org. It is basically a document that outlines the recruiting and college eligibility regulations.

- Sports can provide purpose & direction.
- A student's athletic interest can be used to teach information and valuable skills.
- For the student-athlete to make a good decision on a college sports program takes 2 to 3 years.
- Athletics are the single largest source of college aid **not** based upon financial need for the middle class parent.
- In 2013 the total cost of college could range from \$80,000 to \$150,000.

Check the NCAA Regulations

The NCAA Regulations are under constant review

You cannot depend on a coach's or counselor's opinion. If they are wrong, they will apologize but the NCAA nor the university can change the fact that you are not qualified.

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Distance from Home

“High school students want to go as far away from home as possible until the day comes to actually leave.”

The majority of college students will end up less than 200 miles away from home when they go to college. No matter how much they talk about it during high school, most students are not inclined to move far away from home in the end.

College admissions counselors also understand this also. So when you are arguing that you are different, be prepared to document this in tangible ways. For example, you may have lived abroad for a year or even a summer in high school. You may have attended summer camps for extended periods.

Admissions counselors will be looking for behavior that tells them the you have already broken, in a positive sense, the attachments to home and will effectively settle in for four years a thousand miles away from home. This is critical for admissions. But it is even more critical for financial aid considerations.

They will be looking to the quality of your contribution over a four year period. If they really believe you will transfer closer to home after a year or two, you will be less likely to be a strong candidate for a major scholarship that you need to finance college.

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Admissions Counselors

“Do not underestimate the influence of admissions counselors. They will make a recommendation that will influence your life forever.”

Please do **NOT** underestimate the influence of an admissions counselor. If your heart is set on a particular college or university, the recommendation of an admissions counselor takes on even more importance. If you are a marginal candidate for admission or financial aid, admissions counselors are the college representatives who will be your advocate in the college meetings where they will decide to admit or **reject** you.

An admissions counselor’s impression and their willingness to be a strong advocate for admission to a college is often essential. Even talented candidates can be rejected when there are many more applicants than openings. Admission may depend upon someone being willing to go out on a limb regarding your contribution to their college.

College admissions staff are often under thirty, intelligent, articulate and social people who love their college experience. They travel a great deal across the country and are usually under a great deal of pressure to find and sell talented students.

Did we say, “**sell!**” That’s right. College admissions staff spend a great deal of time trying to attract and sell several categories of college students:

- Talented academic students
- Talented athletes
- Leaders
- Daughters and sons of alumni

When applying to selected colleges you will be perceived as the customer to be sold. At another college you may have to sell yourself. It is important for both admissions and college financing that you have at least two colleges that are trying to sell you on attending to their college. It would be useful to have two in each category. That is not always possible.

If during your site visit, you sense that the admissions staff is “selling you and your family” then you may have some leverage for both admissions and financial aid. This is particularly true at private colleges that have more flexibility in the financial aid package offered.

This preferential treatment may also be helpful in securing part time employment during the academic year and full time employment in the

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summer for higher pay. More on this later.

What do colleges use to evaluate students?

- Academic transcript
- Test scores
- Personal Interview
- Application and essay (Always submit an essay)
- References

If the transcript and test scores are outstanding, you have a great start depending upon where you hope to attend. For example, the Ivy League can have eight to ten applications for every student admitted. Most of the students who apply to an Ivy League institution have high grades and test scores. That may not set you apart.

However, those same grades and test scores may be good enough to be admitted to a high quality public university in your home state. You cannot generalize from one category of college to another. You need to have completed your homework on specific colleges.

Always apply and get admitted to one college or university of your choice that is acceptable. Apply early in the fall of your senior year and ask for early admissions if they have it. Now, you have a fall back position.

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Questions for Site Visits

“The quality of your questions reflect on your candidacy for admission to a college.”

Great answers are important on your site visit. However, the successful interview process involves many things including the quality of the your initial questions. Even more important is the quality of your follow-up questions based upon the natural flow of the conversation. You can memorize a list of critical lead in questions. However, you must practice the art of follow-up conversation and questioning that reflect depth.

Questioning is an art that can take time to develop. But do not be scared off by that fact. This is why we suggest that you begin site visits and interviewing during the summer between your freshman and sophomore year. You should be asking 30% to 50% of the questions as a sophomore and 80% as a senior.

You might want to identify two other friends who would like to go with you and investigate college alternatives. If you have three students and each of them has three different questions for the admissions counselor, you have nine questions. That is more than enough questions. It should be fun at this point.

Also do not practice interviewing at your first choice of a college. Practice at a college that is nearby and that you do not plan to attend. However, you should realize that after visiting a college which is not a likely prospect, you can turn it into the first choice. It happens frequently.

If over three to four years, you conduct ten site visits, each more thorough than the previous one, you will discover that you are ready to conduct your final interviews as a senior. You will get important information and make a better decision. Your parents will even be more willing to let you make your own decision in your senior year.

See list of key questions.

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"I don't know!"

"If you say it more than once in an interview, people will conclude that you are dumb."

Adults tire quickly and will write off the student who uses the phrase "I don't know" more than once in an interview. It reflects on the quality of your thinking. A child of six is asked, "What do you want to be when you grow up?" They will usually respond quickly, "I want to be a cowboy, a nurse or a doctor." They are comfortable in role playing. Their response next week to the same question may be different but that does not bother them.

When you become a high school student, a common response is "I don't know." What happens between six and fourteen? It is as if you believe that society will not let you change your mind.

You have more knowledge than you realize. You should write out a response to obvious questions based upon your current experiences. You can change your mind or response any time you wish. There are also a series of responses that you can use as an alternative to "I do not know."

Legitimate Responses

- I have two areas of interest that I am exploring. I will declare my major at the end of my freshman year in college.
- That is a great question. I have never thought about it before. I would like to think about it. I will call you back in two days. Make sure that you call back. They will be shocked that you called.
- Silence!!! Take your time in responding. Silence is golden and your ability to use it will suggest maturity in an interview. If the admissions counselor interrupts the silence after 30 seconds, don't let them take control of the interview. Inform them that you are thinking about two alternative responses.

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Types of Colleges

“Choosing the right type of college can make the difference between success and failure in college.”

There are many different types of colleges. It is not just large or small, public or private, and college or university. There are specialty schools, technical institutes, and private liberal arts colleges with special block curriculums for the student who needs to take one course at a time. Do not let this section overwhelm you right now. Most of the options will sort themselves out over time. You will find yourself focusing on one to three different types of colleges and universities later.

As you conduct site visits to nearby colleges several of the categories will be eliminated. If you start this process as a freshman or sophomore, you have plenty of time to complete it. You need to make sure that the groundwork is laid in your site visits. Below is a list of some types of colleges

- Community Colleges
- Regional Universities
- Land-Grant Universities
- Public Universities
- Public Ivy League Universities
- Prestigious Colleges
- Institutes of Technology
- Predominantly Black Institutions
- Artistic Institutions
- Religious Colleges

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Non-Traditional Programs

"People learn in different ways.
There is a college out there for you."

There are a vast number of non-traditional college programs around the U. S. They include:

- **inter-disciplinary programs** rather than individual courses at Evergreen State College in Olympia, Washington,
- **block curricula** at Colorado College, Colorado Springs, Colorado,
- **experienced based learning** at the School for International Training in Brattleboro, Vermont,
- **work/study programs** at the Sloan University in Flint, Michigan and Antioch College in Yellow Springs, Ohio and
- **designing your own major** at Brown University in Providence, Rhode Island.

Inter-disciplinary Programs

These programs reflect the inter-relationships between disciplines. Today, you may see in a university catalogue a major in Bio-Chemistry. This also reflects the growing inter-dependence among disciplines.

Most inter-disciplinary programs go even father in their pursuit of inter-relationships. They will usually cross major disciplinary lines such as the social implications of certain scientific studies. Or they may deal with the ethical/philosophical implications of certain legislative decisions made at the state or federal level.

Block Curriculum

Have you ever thought of taking just one course at a time rather than four to six courses? Each course would last six to nine weeks. To many students this is not appealing. However, there are some students who would love the opportunity to concentrate on one course at a time.

Two undergraduate liberal arts colleges that have developed their entire curriculum around blocks are:

- **Colorado College in Colorado Springs, Colorado**
- **Cornell College in Mount Vernon, Iowa**

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Experienced Based

A unique international program is offered by the School for International Training, an outgrowth of the Experiment in International Living in Brattleboro, Vermont. They only admit students who have completed their first two years of college. The program is both international and experiential based.

Approximately thirty students are admitted each year. The first seven months are spent in internationally oriented academic courses with your peers. Also during that time the student is designing their own one year cross cultural international work/study experience.

Each student lives in foreign country where they are fluent in the language for one year. They work with an organization completing a work project. After returning to the America, they must present a written and oral report to their entire peer group, faculty and one outside consultant who is an expert in the field being discussed. This three month period back in the U. S. completes their requirements for an undergraduate degree.

Work-Study

There are several alternative programs in this category around the U.S.A. Engineering programs pioneered at General Motors Institute (GMI), now called Sloan University, in Michigan are growing in popularity. They are often designed so that you alternate between academics and work. Students usually earn a salary while they are working. Companies are identified by the college and provide work experiences for a certain number of students on an ongoing basis.

Colleges and students are beginning to realize that there are growing numbers of students who learn in this style more effectively. Why? Students see a more direct relationship between college and work. Students are able to earn money as they go to school usually at a rate higher than minimum wage. In many cases the employers provide scholarships and choose new hires from students from the work-study programs.

Designing Your Own Major

Brown University is unique since students are really encouraged to design their own curriculum. While it sounds appealing on the surface, few college freshman can really do this effectively. They have not developed the life experiences, perspectives and skills to complete the process.

Some honors programs at major universities across the U. S. allow certain students who have already demonstrated a mastery in their discipline to alter their curriculum. Students remain challenged by going beyond what is normally learned in traditional undergraduate courses.

Although less frequent, it is also possible at some colleges and universities for an advanced student to work with the faculty of a department and be able to design a specialized curriculum. This usually happens with

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students who have demonstrated during the first two years a mastery of the course content.

Personal contact with the faculty in a major is required so that the faculty can make a personal judgement about what has been learned and the student's ability to organize, discipline themselves and learn independently. They do not want someone to fail. Therefore, faculty are very cautious. They only allow a student to pursue this course after they are convinced beyond a shadow of a doubt that they will be successful.

Students who are excited about designing their own curriculum should identify programs which are structured to hear and respond to their desires and needs. If there is no a program, students need to identify faculty who are open to alternatives. It is more work for the faculty. However, some faculty thrive on this type of activity.

Summary

Non-traditional programs exist across the U.S.A. Many are developed within the framework of a college or large university. If you have specialized interests, begin asking around. You may not find a program in your state, but it may be important enough for you to leave the state to get the program that suits your interests or learning styles. If you cannot find what you need, try and create it. Be aware that it may take two to three years to convince the college that your idea is valid.

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INSTRUCTIONS:

SECTION II

Jason and Bill Wilkie believe that this section empowers many high school students who are held back because of their inaccurate perceptions on college financing. Colleges and the U.S. Government have done everything they can think of to make it possible for you to attend college.

Take your time and write out questions or ideas on the right side of each page during your second work session. Be free and creative. Then during your review session with a parent, family friend or teacher, you should discuss your thoughts. You may have to brainstorm how to get some questions answered from another resource during the week. This week you should:

- Write down ideas and questions on right side of page.
- Ask a parent, family friend, counselor, teacher, mentor, etc., to review your answers and brainstorm.
- Talk about your dreams with you adult mentor.

If you are starting this as a freshman, you have three or four years to implement ideas and strategies. Take your time. You will be amazed at what you can accomplish over three years if you take one small step at a time.

In our parent tool-kit entitled "Empowering Teens," you will discover some crazy ideas, for example, "10 Steps to Create Your Own Scholarship." Can a high school student really create their own scholarship or college financing program?

What about creating a group scholarship program with other talents students? Well, it has been done in New York City for minority students. Teams of four students develop high school projects and some groups are then admitted as a team to selected Ivy League Universities.

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Student's Point-of-View

Our manuals are written from the perspective of the student and their parents' point of view not the college recruiter's. Until you have read all the manuals, it is difficult to judge its value to a student and their family.

By stating the facts from the student's and parent's point of view, we are sometimes perceived as critical of the admissions and recruiting process. Remember, you are the customer. Even as an average student who will not receive a scholarship, the college admissions staff is recruiting you to attend their college. If you are very competitive in your grades and test scores, you may even be doing them a favor by interviewing.

Don't underestimate the importance of an interview in getting admitted or securing more financial aid. Take control!

Loans of \$30,000 to \$50,000 are not unusual today. There are alternatives for middle income families if you start early in the high school experience.

SECTION II

Financing College

Introduction

“In 2012 the average cost of a college education could range from \$60,000 to \$150,000.”

“Debt is like an infection, once it gets started it is difficult to stop.”

Most extremely talented students and student-athletes will receive scholarships. Colleges have a way of finding them.

Many students attending a public college, who are on some form of financial aid, can easily accumulate debt of \$35,000+. Some students treat it like free money until they have to repay it after completing their education. Students cannot really afford the debt levels encouraged by colleges and the government.

If you are from the middle class and your parents earn \$30,000 to \$40,000 with only one student in college, you may be frustrated by the current public college financial aid system. Why? There will not be much if any available for you.

Typically, financial aid is a combination of:

- grants which do not have to be repaid,
- work-study subsidized by the U. S. Government and
- loans, that is another word for debt accrued until the student completes their college education.

In fairness to the financial aid system, it is really not designed to serve the middle class. It is based upon “financial need.”

Important note: Do not fill out a Financial Aid Form (FAF) with the college savings in a student's name before evaluating the best options with an accountant and financial aid officer.

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Who Should Pay For College?

“The person who benefits the most.”

Why parents of course! The high school student agrees. The college agrees. The U. S. Government agrees. The banks agree. Even many parents agree in America.

There are growing numbers of parents who can contribute very little if anything to financing college. All they feel is guilt. This guilt is created by an assumption that a ‘good’ parent pays for college.

The assumption that parents should pay for college may not even be good for the you because you are kept in a dependent relationship with your parent. Where does this assumption come from and is it valid? It may have had its roots in the days when only the wealthy families sent their children to college. They could afford to pay.

In the best of all worlds, the student would choose to pay for their own college education. You would want independence, full freedom of choice regarding majors and the college you attend. You would own your education and appreciate it more. You would make the most of it even if it takes an extra year or two to complete college. Every high school student should interview two people who worked their way through college early in high school.

In a less than ideal world, parents who can’t afford it must put the burden on the student for financing college. These parents must inform the student early in high school so that the student can develop a plan for financing college that is realistic and minimizes debt.

But what are the alternatives? Should we let college students pay for their own education? Should parents partially finance college? How would the student finance college? Can parents help prepare students to be more financially independent during college?

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“Early Enough To Make A Difference.”

“The truth hurts but only for a little while!”

Myths are often easy to perpetuate. Financial aid as an effective method for paying college expenses doesn't work very well for many families. Students must learn the truth.

It means facing the following realities:

- Most parents can not finance all of college because they are unable. Parents should not feel guilty but they do.
- Some parents who promise a child as a freshman that they will pay for college will be unable because of death, medical disability or a business crisis.
- Some parents will not pay because they do not agree with your major or the choice of a college.
- Thousands of students complete college each year without financial assistance from parents.
- Thousands of college students pay for college without accumulating huge debts and they are not on any scholarship.

Your parents can empower you during high school. You can fund most if not all of your own college education. Your parents do not need to abandon you. They need to work with you in developing a skill that will allow you to double the minimum wage or receive approximately \$15-\$20 per hour for your labor.

The truth is that:

- Many students get a college education without parent financial support.
- It may take five or six years to complete a degree.
- There are alternative ways to finance college than a minimum wage job and debt. However, you must have skills that you cannot develop in six months.

Students in the middle class have several alternatives:

- Hope that you are a talented student or student-athlete.
- Save a lot of money each month.
- Hope your parents income jumps up during college.
- Organize a non-traditional method to finance college.

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Creative College Financing

“Inspiration must be followed by perspiration.”

Students have a right to know the college financial picture early enough in their high school experience to make choices and plans. If you have three or four years to plan, you can often avoid huge college debts which need to be repaid during their early professional life and while their family is growing. Money is in short supply during this stage because it is needed for other purposes.

We have seen at least three alternatives to student debt and minimum wage work-study programs.

- **Develop Specialized Highly Valued Skill**
- **Develop a Project that Has value**
- **Organize a Profitable Business**

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Developing A Project

“Average students in their area of interest can sometimes accomplish extraordinary things”

If you have specialized interests that might lead to a unique project, USA Today's Spring All Academic Team could be a source of encouragement and ideas. Do not be intimidated since these students also have very high grades and test scores. There are many more students out there who have average grades and average test scores but also have a project around their passion.

Every May, USA Today publishes their All USA Today Academic Team of high school seniors. You can purchase a copy of the list by going on-line at www.usatoday.com or calling (800) 828-4414. If on-line, go to the archive link on the left column. Once in archive search for "All USA Today Academic Team" without quotes. It will give you a list of articles with a free icon and an icon for purchasing the article. The free one is just a summary. You will pay \$1.50 for an on-line copy of the article. You can also go to your local public library and look up the article.

Each student listed usually has completed a project lasting several years in length. The project descriptions will be useful brainstorming material for you and your family.

Remember, every project starts small and accomplishes little at the beginning. You can stop the project any time you want because you are in control. You can change the topic any time you want because it is not necessarily school related.

But "Why should I have a project?"

- It is hands-on learning.
- It gives students self confidence.
- It give the student an area of expertise for jobs.
- It represents a something tangible that can be put on the resume and marketed to colleges.
- You are free to pursue your own area of interest in creative ways without being constrained by the "system."

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Organizing a Profitable Business

“Necessity is the mother of invention.”
“Create a service that meets an existing need.”

A business is really just as a group of people who you hire to perform a service or manufacture a product. We suggest that young inexperienced business people begin with a service business because the start up costs are usually substantially less than trying to manufacture a product. However, you can also invent and patent a product to be sold for a royalty or manufactured by a company that you hire. The costs are less and your company's expertise becomes the design, marketing and distribution rather than the manufacturing.

You have two choices developed by others and two that you can start:

- Franchises
- Distributor sales
- Entrepreneurial start up
- Invention that you sell for a royalty

Businesses usually require several years to develop before they generate significant cash flow that could be used to pay for all or part of a college education. You should plan on taking at least three years. You need to start early in high school.

Most initial business ventures fail. This is particularly true if the owner is a new businessman. However, few businessmen are willing to share that failure is often the stepping stone to eventual success. Most businessmen experience failure. Tenacity, the ability to hang in there, keeping the business alive and improving the operation are more important than immediate success.

When dealing with a totally new service or product, you should be aware that it can take several years to get your product to the marketplace and generating real profits. The lesson is start early, be tenacious and be patient. Does this guarantee success? No! But if you do not try, it will never happen. If you fail, it could be great material for your college essay.

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INSTRUCTIONS: SECTION III

SETTING GOALS

Jason and Bill Wilkie have developed a series of worksheets that will build up to a summary worksheet that they call an Action Plan. Take your time and complete as much as you can during your first and second work session. Then during your session with a parent, family friend, counselor or teacher, you should review your answers. They will help you complete the form. You may have to brainstorm how to get some questions answered from another resource during the week. This week you should:

- Complete as much as you can on each form.
- Ask a parent, family friend, teacher, mentor, etc., to review your answers and brainstorm.
- Talk about your dreams with you adult mentor.
- Brainstorm what you might do to improve your score.

If you are starting this as a freshman, you have three or four years to make the changes. We want you to make copies of the original form so that each year you can update the form and compare it to the first form you completed. You should end up with two to four forms. You will be encouraged by the number and quality of the changes over a two to four year period.

This process is called benchmarking. Many professionals and even corporations benchmark periodically how far they have improved. Life, when lived well, is a process of learning and growth. However, it helps a little if you know what people are looking for in a college student prospect academically, in the extracurricular and as a leader. When a college admissions recruiter is choosing between a follower and a leader guess who he might choose. Do you know what great student leaders look like as seniors in high school?

Whose Job?

Jason Wilkie emphasizes taking responsibility for managing the college admissions and recruiting process rather than leaving it up to a counselor or family member. If something goes wrong in the process, the student is the one who suffers. Therefore, the student should orchestrate the process but not necessary do all the work. They can assign other people to complete certain tasks such as collecting information on various colleges.

You may discover that a well intentioned high school counselor, relative or family friend would like to be very involved if not take control of this process. Giving advice is OK. But control of the process should be reserved to the student who must make the final decision and live with it.

"Setting goals is the first major step in taking control of a decision process that could result in admission, a scholarship, a degree and a career."

SECTION III

Setting Goals

Introduction

“To complete a journey you must take the first step”

How Do I Begin?

You should **START SMALL AND START NOW**. If you are asking the question, then you are ready to begin a quest that will change your life.

As you turn this page, you will discover a series of forms that are basically very simple to use. There is no right or wrong answer. You can change your answer later if you like. There are directions for each form.

These forms will basically help you outline a plan to become all you can be as a high school student. Having completed this section you need to share these ideas with your mentor, high school counselor and your parents. These people must provide the required support systems to accomplish your goals.

Habits are hard to break. It will take at least three weeks of concentrated effort to establish a new habit. Find a friend! Habits are easier to build if you have someone else supporting you.

Why are you doing this? Why are you interested in attending college? Is it because all your friends are planning on college? Is because a parent is pushing you? The answer should be, “Just for me and my future!” You will not complete this for someone else. Do it for yourself. Do it because it is right for you.

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Setting Goals

“True greatness consists of being great
in the little things.”

DIRECTIONS

1. The first step in goal setting is to dream a little.
2. Write down some ideas on a separate piece of paper. One word is enough. This word should remind you of your dream.
3. Copy the work sheet below. You may need to make several copies of this form. Fill in the blanks.
4. After you are finished, add to the list of goals. This list is not complete. You are the only person who can complete it.
5. When the goal setting sheets and the other forms are complete, share them with you mentor, counselor and parents.
6. When other students laugh and tell you it is impossible, remind yourself of the success stories. You may be a success story that everybody talks about in ten years.

KEY QUESTIONS

- My current area of interest is _____.
- My interest could be turned into a project entitled: _____.
- A brief description of this project would be:

- A community mentor that could help me with this project is named _____.
- If I had to make a choice today regarding a college to attend it would be _____.
- If I had to choose a career given my current interests, it would be _____.
- My major in college will be in one of three areas:
 1. _____
 2. _____
 3. _____

Attitudes

“The people who properly discipline themselves to do those things that they do not especially care to do become successful.”

Frank Leahy

DIRECTIONS

1. Examine each characteristic listed below.
2. Put a star by three characteristics that college admissions counselors will look for in students in your opinion.
3. When you have finished the entire list, go back to the top of the list and rate yourself on a scale of 1 to 10 in pencil.
4. Go back to the beginning again. Examine each category carefully and ask yourself whether you want to change.
5. If you want to change in every category, something is wrong. Pick one or two categories at the most to work on initially.
6. Share your conclusions with your mentor. Ask for help in organizing a program to change that particular trait.

<u>CHARACTERISTIC</u>	<u>RATING</u>
TEACHABLE	_____
MOTIVATED	_____
LISTENS WELL	_____
SUPPORTS OTHERS	_____
ENTHUSIASTIC	_____
KNOWS WHEN TO HAVE FUN	_____
DISCIPLINED	_____
BALANCED PERSPECTIVE	_____
DISTINCTIVE	_____
DEALS WELL WITH FAILURE	_____

High School Goals

“Champions must have the desire for perfection
and the will to persevere”

DIRECTIONS

1. Set realistic goals based on what it takes for college admissions and financing. Don't try and accomplish your goal in one year.
2. Recognize that a big jump in progress may occur initially. There will be plateaus later. These are long periods when you appear not to be making any progress at all. Do not become discouraged, you will probably have another big gain again.
3. Discuss your program and progress periodically with your mentor and parents.

Name: _____

High School: _____

	<u>GPA</u>	<u>SAT or</u> <u>ACT</u>
FRESHMAN	_____	_____
SOPHOMORE	_____	_____
JUNIOR	_____	_____
SENIOR	_____	_____

ACADEMIC COURSE & GPA GOALS

DIRECTIONS

Set a realistic goal for each course based upon your ability, past record and work load.
Calculate your GPA for each semester and a final total.

Name: _____

High School: _____

	<u>FALL</u>	<u>SPRING</u>	<u>TOTAL</u>
FRESHMAN			
Math.....	_____	_____	_____
Science.....	_____	_____	_____
English.....	_____	_____	_____
Social Science..	_____	_____	_____
Other.....	_____	_____	_____
Total GPA.....			_____
SOPHOMORE			
Math.....	_____	_____	_____
Science.....	_____	_____	_____
English.....	_____	_____	_____
Social Science..	_____	_____	_____
Other.....	_____	_____	_____
Total GPA.....			_____

	<u>FALL</u>	<u>SPRING</u>	<u>TOTAL</u>
JUNIOR			
Math.....	_____	_____	_____
Science.....	_____	_____	_____
English.....	_____	_____	_____
Social Science..	_____	_____	_____
Other.....	_____	_____	_____
Total GPA.....			_____
SENIOR			
Math.....	_____	_____	_____
Science.....	_____	_____	_____
English.....	_____	_____	_____
Social Science..	_____	_____	_____
Other.....	_____	_____	_____
Total GPA.....			_____
GRAND TOTAL FOR 4 YEARS			_____

CLASS PREPARATION

“Some people are confident they could move mountains if only somebody would just clear the foothills out of the way.”

Directions

1. For many high school students, the foothills are not easy to climb. Often we hear the statement, “But I thought I knew what the teacher wanted!”
2. As a “C” student would you like to improve your grade by one entire point? Make a copy of the form on the next page for each class. Usually, if you talk to each teacher privately at the beginning of every course and fill out the class preparation form on the next page, it can significantly improve your performance.
3. Share with teachers your goals and the programs to reach them.
4. Ask for their help.
 - Use the class preparation form as a guide.
 - Ask if you can do extra credit.
5. When you discover you are not getting the grades you need for college, talk with the teacher quickly. If you wait too long, it will be harder for your teacher to give you the benefit of the doubt. Teachers don’t change grades after the completion of a course.

HINT TO STUDENTS

Make six copies of this form for each semester. At the beginning of each semester bring the form to your mentors and review each course with them.

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CLASS PREPARATION FORM

NAME: _____

HIGH SCHOOL: _____

SEMESTER: _____

CLASS: _____

	Beginning	Quarter	Final
GRADES	_____	_____	_____

TERM PAPER

Title: _____

Subject: _____

SPECIAL PROJECT

Title: _____

Description: _____

EXTRA CREDIT

1. _____

2. _____

REQUIREMENTS FOR AN "A" OR "B" IN THE CLASS

1. _____

2. _____

3. _____

4. _____

INSTRUCTIONS: SECTION IV

ACHIEVING GOALS

Sections I, II and III provided you with some background and ideas that will help you re-evaluate your previous responses (benchmarking) on the forms. This section will prepare you to complete the Action Plan that has been included with this section. Take your time and complete as much as you can as a first draft during your work session. Then during your session with a parent, family friend or teacher, you should review your answers. They will help you complete a final Action Plan. You may have to brainstorm how to get some questions answered from other resources during the week. This week you should:

- Save file and print three copies of the Action Plan form.
- Complete a rough draft on one Action Plan.
- Ask a parent, family friend, teacher, mentor, etc., to work review your answers and brainstorm.
- Talk about each item with you adult mentor.
- Brainstorm what you might do to improve.
- Complete a new Action Plan each year.

The Action Plan will serve as a summary. Ideally, your parents should have read "Empowering Teens." There may be information and ideas in this manual that could influence what you include in the Action Plan.

If you are starting this as a freshman, you have three or four years to make the changes. We want you to make copies of the original form so that each year you can update the form and compare it to the first form you completed. You should end up with two to four forms. At the end of two years, you will be excited about how far you have come.

Decision Process

When done correctly, this is a two to four year information collection and decision process. You are making decisions about who you will become as well as where you will attend college. The more info you have available to make that decision, the easier your decision will be when the time comes.

Decision making is a valuable life skill for you to develop. It involves:

- Collecting information
- Developing screening criteria
- Rank ordering your choices
- Evaluation
- Making the final decision

This process can not be done effectively in 6 months at the end of your junior year.

SECTION IV

Ideas for Achieving Your Goals

Mentors

“A mentor is someone who is willing to help another person without receiving anything in return.”

It is very difficult for a parent to be a mentor to a high school student. If you have a mentor, the relationship is usually initiated by the adult often a teacher. However, it is possible for the you to ask an adult to be your mentor.

If you know what your interests are, it is relatively easy to identify potential mentors. Having collected a list of possible mentors, you can interview them to select one that is compatible and with similar interests to your own. If you have done your homework and can describe why you have selected the person to be your mentor, most of them will be flattered. Below are the five key steps:

- Identify a list of mentors. Do not include parents or teachers.
- Identify a project in your area of interest.
- Write a one page summary to present to a potential mentor.
- Research the potential mentor and be ready to talk about three ways in which they can contribute to your project.
- If you are impressed, ask the person to be your mentor and give you one hour per month of their time.

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Learning Styles

“Each of us learns differently.”

There is a growing body of research which indicates that each of us learns in different ways. For example, some students need a lot of light. Others need darkness to learn effectively. Some need silence and others need noise to learn. Some students must lie down and some must sit at a table to absorb information. In the school or college setting it is important to know whether we learn effectively through lectures, discussion, writing papers, taking multiple choice tests, etc.

Colleges have different teaching styles that dominate their environment. You need to investigate a college to know where you will be most comfortable and effective in learning. It can be the difference between high levels of success and in some cases even failure.

If you have questions about your learning styles, there are several simple and painless tests that you can take. You should go and ask your high school counselor's secretary about how to take a test. You may find it very informative.

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Site Visits

“Seeing is believing.”

Site visits are critical. Practice does make you better if not perfect. Site visits begin after the freshman year. Why?

Before you finish six site visits, you will become more proficient and effective during the interviews. At least three should be conducted in the summer after the freshman and sophomore years in high school. During your junior and senior years, you should conduct your visits at the colleges that make your final list.

Freshman Year-Select three colleges within a two hour drive of your community. Initially, select colleges that you are NOT excited about. Do not practice on a college you might attend. Make an appointment ahead of time with an admissions officer. Ask for a tour and spend two to four hours on campus.

Admissions counselors will probably ask you whether you have selected a major. Each person attending the site visit with you should respond in the following way even if you do not really know what you will major in or choose as a career. Don't worry. The admissions counselors know that even college students change their major on an average of three times in college.

I have two passions (interests) at the present time:

- The first is _____(biology, sports journalism, etc.)
- The second is _____(math, creative writing,etc.)

That is all you need to say. The admissions counselor will know how to respond with that information. They have a lot of experience.

The initial site visits will be more fun and profitable if you ask your two best friends to go with you. On the way ask each of them to think of three questions they will ask the admissions officer. Then no one will be on the spot during the interview. When you are finished, ask them where they would like to go next. Make sure you select one community college, a small private college and a large university during your first summer.

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Sophomore Year-Select three more colleges in your region to visit. Select one friend to go with you this time. When you make your appointment with the admissions counselor, you should ask to talk to a department chairman or faculty member in one major that you may be interested in when you attend college. Select colleges that meet some of the criteria you may have developed to make a final decision. Students should continue to practice their interviewing skills. Parents should be asking no more than five or six questions per interview. Set up an appointment with a financial aid representative to review your specific situation.

Junior Year and Senior Year-Using the criteria you have developed over the last two years, select four institutions. Do not ask a friend to go with you. You should go alone. This is not practice. You want the admissions officer to be focused on you.

After six previous site visits, you should be more comfortable. You should know many of the right questions to ask. You should be able to read between the lines at times. You will begin to sense when an admissions counselor is "selling" the college but not giving you specifics. For example, when they use phrases like, we are the best, we have a great program, students love..., we are high in the rankings, etc., without specific facts, you should ask,

- "Could you be more specific?" or
- "Can I get a copy of the rankings?"

You should set up an appointment with a financial aid representative to review your specific situation.

You should visit during the week and stay over night. Now you can visit at least three classes at each college. You should talk to one faculty member in your proposed major. You can sometimes stay over night in a dorm with a student.

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Questions for Site Visits

What are the requirements for admission?

- Grades
- Test Scores
- Essay
- Interview
- Extracurricular Activities

What is the process you use in admissions?

What is the timing?

Is there an early admit program?

Do you admit transfer students?

Academic Program

What type of teaching styles do the faculty emphasize?

Can you describe you faculty, i.e., committed to research or teaching?

Who teaches the undergraduate classes?

How large are the classes for freshman and sophomores?

How large are the classes in my major?

Where do graduates go to work or for graduate school?

Support Systems

Do you have a placement center?

Who works with students on placement to graduate school?

Do you have a counseling center?

How does the academic advising program work?

Majors

Do you have any areas of study which excite me?

Will I be able to relate to the students in this major?

Do I like at least one faculty member in the department?

Have I found at least one possible mentor in this department?

Financial Aid

- Will financial aid be available?
- Please describe the application process?
- What proportion is grants and scholarship rather than loans?
- Where does the money come from?
- Are special academic scholarships available? How do I apply?

Living Facilities

- Where will I live as a freshman?
- What facilities are available to upperclassmen?
- Can we live off campus?
- What is the food like?
- How many meals per week are served?
- May we visit a dorm and talk to students?

Geographic Area

- Is the college more than 300 miles from home?
- Is it rural or urban?
- Is it integrated with a city or a single contiguous campus?
- Do I like the architecture?
- Can I picture myself on this campus?

Social and Cultural Life

- What types of activities can we participate in on campus?
- Does the college provide entertainment?
- What cultural events are available in the community?
- What opportunities exist for participation in the arts?

Write a Resume

“A resume helps to clarify who you are and what you hope to become over time.”

Many high school freshman have never seen a resume none the less written one. It is not very difficult once you understand what is required. It is just that no one has expected you to do one before.

Take a look at the simple resume on the next page. Look at each of the elements and reflect on what you would put in a category.

We recommend that you draft a resume of:

- Who you are today.
- Who you would like to be as a senior in high school.

This is usually frustrating at first because you do not have much to put on the resume. Well, you need to organize experiences that will allow you to complete a resume in the next few years.

You can also use the resume on the next page as a structure. It is an actual resume for a high school senior. In the tool-kit you will also find among the forms an additional fill in the blank form that may help as a guide.

You need to update this draft each year based upon new experiences and perspectives. This resume can be used in selecting a mentor, developing projects, applying to colleges and applying for jobs.

Very few admissions counselors will see a resume that also looks out four years to when a student will graduate from college. But it can be an effective way to communicate who you are and your willingness to take control of your future. They will be impressed.

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Cheryl Jamison

Personal Data

Birth: 11/15/74

Single

Address

3891 Dennison Dr.

Grand Rapids, MI 49506

(616) 948-0876

Goals

- Complete a one year study/living experience in Chile.
- Complete a B.A. degree in international business.

Accomplishments

1992 Completed an internship on 3D CAD.

1991 Summer engineering internship in Los Angeles.

1989 Cross cultural living experience in Spain.

1988-92 Four years on a high school swim team.

Special Skills

- Computer Aided Design (3D CAD).
- Macintosh SE/30 (desk top publishing).

Work Experience

1987 Dairy Queen, Grand Rapids, MI

Worked during the summer and school year.

1988 Jersey Junction, East Grand Rapids, MI

Worked during the summer and school year at an ice cream shop.

1989-1990 Lerner, New York, Grand Rapids, MI

Worked for one year part time as a clerk in a women's clothing store.

Summer, 1991 E & L Engineering, Los Angeles, CA

Worked as a paid intern in an engineering firm. I worked in several departments including drafting, engineering, accounting and administration.

Education

Forest Hills Central High School, Grand Rapids, MI,

Distinctive Essays

Excellent-Doing the ordinary exceptionally well.
Distinctive-Doing the out of the ordinary just well.

In the mid 1980's an applicant to an Ivy League University wrote an essay on, "Does the end justify the means?" She analyzed and compared Presidents Lincoln's and Nixon's decision making style. Each President had concluded that their end did justify their means. She then drew her own conclusion.

This was the only essay on that topic from OVER 10,000 applicants. Her topic was distinctive. Her essay had to be written well but not as well as those hundreds of students who wrote an essay on nuclear disarmament.

We recommend that you spend 8-10 hours just selecting the topic for your essay. It may be the thing that sets you apart.

But what if they give you a topic. Good luck! Now you have a decision to make. Do you have the ability and courage to depart from the predetermined program? There is a risk. If your essay is truly distinctive and well written, you may accomplish more by departing from the norm. It should not be perceived as an act of rebellion but rather a constructive departure. You may not even want to mention it. Silence is often a wise policy. If they are interested, they may talk about it in an interview or call you on the phone.

The pursuit of excellence is necessary but not sufficient to be admitted to certain selective colleges. High school counselors generally advise students to get high grades, high test scores and participate in extracurricular activities. That is not usually enough in most cases to be admitted to America's most prestigious college and universities. You need a leap frog strategy that allows you to get out in front of the competition. You need to pursue distinction at the same time you pursue excellence.

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Keys To Becoming Distinctive

- I. List two areas in which you presently excel.
 - A.
 - B.
- II. List two areas of passion. They need not relate to school.
 - A.
 - B.
- III. List two topics that no one else will think of for an essay.
 - A.
 - B.
- IV. List two issues that will be topical in the early 21st century.
 - A.
 - B.
- V. From the eight items listed above, select one that meets the following conditions:
 - A. No one in your world is presently doing it.
 - B. It would be challenging.
 - C. It appeals to you.

Share your idea with other people, i.e., counselors, teachers, college admissions staff, etc. If your topic is not truly distinctive, start over. Use some of your productive thinking skills by focusing on the many, varied and unusual things you might select as a topic. You should also talk to mentors, peers, parents and leaders of your community.

Some quick ideas that might help include:

- Write actual legislation on an emerging issue of consequence.
- Attack a real but invisible problem.
- Create a unique solution to an emerging problem.

INSTRUCTIONS: SECTION V

ACTION CALENDAR

This is the final section of our workbook.

- Make two copies of planning worksheets in the parent manual "Empowering Teens."
- Make sure that your parents have started reading "Empowering Teens."
- Talk about each item with you adult mentor.
- Brainstorm alternative ways to complete your plan.

The remainder of the workbook includes four "Master Calendars" representing your freshman through senior year in high school. They will serve as a guide to brainstorm the various activities you should begin planning for in the next twelve months. You will not be able to complete the entire list. Pick the most important activities to you and get help in completing them.

No one expects a student to complete all this work or be successfully recruited without help from other people. No one does it all alone. So do not feel bad when you know that you need help from teachers, other students, family friends or high school mentors. We all stand on the shoulders of other people with more experience. Get other people involved but retain control of the process. This is your life to live.

Warning! Some high school counselors make a valid case that they don't have time and don't really understand the complexities of the college recruiting, admissions and scholarship process at all the various levels particularly prestigious colleges. They may not initiate or respond to requests from college recruiters except to provide the transcript.

SOLUTION: Find another counselor in your school or conference who can help. Ask if you can attend their meetings with students. Or even pay them for individual sessions if necessary.

Help Yourself!

There are thousands of students every year who loved competing for a college scholarship even though they might fail. However, most of them have inaccurate and limited information on what is required. They assumed like Jason and I that you just waited for it to happen or not happen. We did not know that we could get info, make a plan, execute the plan and increase our chances significantly. In our case, we did not get our first, second or third choice. But our fourth choice provided great opportunities for Jason on a scholarship.

To achieve your goals you must create easily attainable action steps. The section will give you many ideas some of which do not apply to your situation. Ignore them. Use those ideas and materials that make sense to you and your family.

Master Calendar

Freshman Year

- Develop your Critical Dates List.
- Write for information from ten colleges that sound interesting. Have each college send you a catalogue as well as their marketing package.
 - Three small private liberal arts colleges
 - Three larger universities
 - Two regional colleges
 - Two out of state institutions
- Identify and approach a mentor in the local community.
- Visit at least two college campuses and their admissions counselors with two friends. The summer time is a good time to do this. If you are an athlete, see an assistant coach in your sport when you visit. It is easier to organize if you select Division II, III or NAIA colleges initially. They do not have to be colleges you are interested in right now. In fact, pick colleges where you can practice your interviewing.
- Discuss goals and strategy with a mentor, teacher, counselor, etc.
- Discuss goals and strategy with parents. (Goals and strategy will change over the next three years. You should not worry about changing and improving your goals as freshmen)
- Write two resumes: 1) Who you are today and 2) Who you would like to become as a senior in high school or college.
- Identify one alumnus of a college you like and arrange for an interview.
- Define two words every dinner from the Latin and Greek root words and prefixes until you complete the SAT.
- Those interested in prestigious colleges should order the national reading list from the,
School Library Journal
P.O. Box 1978
Marion, Ohio 43305
- Select one area of potential distinctiveness.
- Identify a distinctive topic and do a first draft for a college essay.
- Interview one person who worked their way through college.

Master Calendar

Sophomore Year

- Revise your goals and plans based upon what you learn in your freshman year.
- Revise Critical Dates List.
- Rewrite both resumes.
- Develop five general criteria for the selection of a college.
 - Size
 - Location
 - Private or Public
 - Teaching versus Research
 - Type of environment
- Select three colleges for site visits in the summer and during the year. Make sure that you visit a large university, medium sized college and a private college. Get some variety even if you do not plan to attend.
- Identify and visit two alumni in your local community from a college you are interested in attending.
- Review your goals and strategy with your mentor and parents. (Parents: the goals and strategy do not need to be perfect, yet.)
- Work on distinctiveness.
- Write a second draft of a college essay as a paper for a class.
- Identify and plan a unique travel/living experience.
- Prepare for and take the PSAT by using a book or computer program.
- Learn about the Year in Between program talked about in your parents workshop manual and determine whether you would like to create your own work or study experience either in the U. S. or internationally after you have graduated from high school but before you enroll in college. It takes two years to organize.
- Identify, visit, go to some event, take out to dinner and interview a freshman student from your region who is attending a college that interests you.
- Interview a second person who worked their way through college.

Master Calender

Junior Year

- Revise goals and plans based upon what you learned in your sophomore year.
- Revise the Critical Dates List.
- Rewrite the resume for your senior year.
- Revise and refine the five criteria for selecting a college.
- Write a second draft of the college essay.
- Organize site visits to three selected colleges and universities and make an appointment with a faculty member and financial aid counselor.
- Visit with two alumni and two students from the three colleges.
- Early in your junior year identify potential community, state, corporation, foundation and college scholarship that might be available. Write them for information.
- Further enhance an area of distinctiveness and write a one page summary describing it.
- Talk to three possible references about the future in college. Get their opinion about your plan.
- Implement a unique travel/living experience.
- Complete an "internship" with a mentor.
- Prepare for and take the SAT and/or ACT.
- Complete at least two college visits where you can interview an existing freshman or sophomore student.
- Rank order the colleges you have visited.
- Interview another friend of the family who worked their way through college.

Master Calender

Senior Year

- Revise your goals and plans based upon what you learned in your junior year.
- Revise your Critical Dates List.
- Finalize your resume.
- Select your final criteria for picking a college. Review them with your counselor, parents and mentor.
- Rank order the colleges based on your criteria giving each a score of one to five for each category. You should not be afraid to ignore this analysis.
- Prepare for and take the ACT and SAT a second or third time if necessary.
- Write a final draft of the college essay.
- Finalize a one page summary what makes you distinctive.
- Interview alumni and students from your final three college choices.
- Submit early applications in August or September to the first three choices and ask for an early admit.
- Submit two applications to good colleges where you know you can be admitted in August just before your senior year
- Apply for financial aid if a scholarship is not highly probable.
- Ask a mentor for help in planning and implementing your college admission process.
- Apply for all scholarships that appear possible and where you meet the criteria.
- Visit the final three college candidates for an entire weekend including Friday to attend classes. (Arrange to live in a dorm)
- Select the college of your choice. It may not seem right. It may not even be right in the end. But you can always transfer. However, if you do transfer, it may take an extra semester or year to graduate.

SECTION IV

Higher Education Glossary

- Academic Advisor**--The person at a post-secondary college who assists students to decide what career is appropriate, what major to pursue and the specific courses to take to complete a degree.
- Academic Standards**--Colleges have standards that students must maintain to remain in good standing, i.e., cumulative Grade Point Average (GPA).
- Academic Year**--The school year is from Fall through Spring.
- Accredited**--Colleges that meet the formal requirements of various regional accrediting associations in the U. S. regarding library holdings, quality of the faculty, number of Ph.D.'s on the faculty, quality of facilities, etc.
- Achievement Tests**--Standardized tests given by the College Entrance Board. Because the quality of high school curricula vary so much this is used by colleges as standard by which they can compare more accurately students from different high schools. College use these test results for admissions, course placement and exemptions. These tests are not always required for admission.
- ACT**--A standardized admissions test administered by the American College Testing Program. It is usually taken in the junior year of high school and required by many colleges as part of the admissions application. See American College Testing Program.
- Admission Requirements**--High school students seeking admission to college must meet a set of requirements, for example, minimum Grade Point Average (GPA), minimum score on a standardized admissions test, taken certain college prep courses in high school and extracurricular activities.
- Advanced Credit**--Some colleges recommend taking tests for advanced credit.
- Students who receive the minimum score can earn credit in specific core classes or majors.
- Advanced Placement**--When a student takes the SAT and some colleges offer advanced placement tests before a high school student begins college. If you earn a minimum score you can earn college credit and not take the formal course. It can also be less expensive than paying normal tuition for the course.
- Advanced Registration**--This is an early registration process during which students can register for next term's classes.
- Alumni**--Students who have graduated from a college.
- American College Testing (ACT) Program**--They develop and administer the ACT for college admissions. For information contact a high school counselor.
- Application Fee**--A small non-refundable charge for reviewing a student's application. This fee may be waived with students who demonstrate a financial need.
- Assistant Instructor**--A graduate student who assists a professor teach a class. They may perform all the functions such as teaching, grading materials and leading discussion groups. They will not usually develop the class material.
- Associate Degree**--This degree is granted by two year colleges, generally junior or community colleges, when you have completed a two year course of study.
- Baccalaureate or Bachelor's Degree (BA)**--This degree is awarded by college after a student has met the college's requirements for a four year degree. Many students now average five years to complete a BA degree.
- Blind Financial Aid Policy**--The college accepts students and then administered aid

- based solely on a financial need analysis and without regard to race, athletic ability or academic ability. The Ivy League has a blind financial aid policy.
- Block Curriculum**--Students take only one course at a time. Only a few colleges organized courses this way. Two examples are Colorado College, Colorado Springs, CO and Cornell College, Mount Vernon, Iowa.
- Board of Trustees**--The governing body of a college. Members can be appointed or elected in public elections.
- Bulletin**--A smaller version of a college catalog. It describes the critical aspects of a college to prospective students.
- Bursar**--The office or person who handles the money at a college. Students will pay their tuition, room and board to a bursar.
- Calendar**--Colleges divide the school year in two or three segments called semesters or quarters.
- Catalog**--A booklet describing in detail a college, its majors and courses. It will also include information about the faculty, tuition, room and board. Admissions offices have catalogs.
- Certificate of Completion**--These certificates are awarded by occupational schools after completing a course of study.
- Chancellor**--The Chief Executive Officer of a campus or group of campuses.
- Civic Organizations**--These are local community organizations that often give college scholarships.
- Coeducational**--A college attending by both men and women. It can sometimes be a residence hall where both men and women live in separate rooms.
- College**--An educational institution that offers studies leading to an academic degree, including and AA, BA and BS degrees.
- College Scholarship Service**--This organization analyzes students' Financial Aid Forms (FAF) See Financial Aid Form.
- College Work-Study Program**--A form of financial aid where students earn money for college by working part time for the college. The U. S. Government helps pay the salary. You qualify for work-study by completing an FAF form.
- Commencement**--The graduate ceremonies where students receive their diplomas in person after finishing a degree.
- Community College**--A college that offers courses of study leading to an entry level position in the job market or to transfer to a four year college.
- Commuter Student**--A student who studies a college but lives off campus, either at home or off campus.
- Conditional Admissions**--Colleges admit students who do not meet all their requirements for admissions. To stay in college after the first semester or quarter a student must make normal progress toward a degree or they are asked to leave.
- Consortium**--A cooperative arrangement between colleges that allows students to take courses at one or more colleges.
- Convocation**--An assembly of the college student body to start a new year or celebrate a particular event.
- Cooperative Education (CO-OP education)**--A course of study and work that alternates usually every other semester or year. The student is usually paid for the work portion.
- Core Classes**--Basic classes that all students are required to take particularly in the first two years of college.
- Co-requisite**--A class that must be taken with a related course during the same semester or quarter.
- Correspondence Course**--A course of student where students take the class by mail. The college sends the assignment and the student returns it by mail to the instructor. Correspondence courses are one example of independent study.
- Course**--This is the same as a college class.

- Course Evaluation**--This is a questionnaire that is given to students at the end of a course by the professor to rate the course.
- Course Number**--A number is usually assigned to every college course. As an example, many colleges use 100, 200, 300 and 400 level courses that parallel the year in college. It is not a perfect match, however.
- Credit**--Colleges measure progress toward a degree by the number of credits a student earns.
- Curriculum**--All the classes in a student's course of study for a degree.
- Dean**--The administrative officer responsible for a division, college, school at a college. For example, the Dean of the Faculty or the Dean of Students.
- Declared Major**--A student has officially decided their course of study and a major.
- Deferred Admission**--A college may accept a student and they let the student enroll a semester or a year later.
- Deficiency Points**--These result from unsatisfactory class grades such as a D or F. Students who accumulate deficiency points are usually put on academic probation and can be eventually dismissed from college.
- Degree**--After completing the requirements in a particular major at a college, students will receive an academic title, i.e., Bachelor of Arts (BA) or a Bachelor of Science (BS) degree.
- Department**--A specific area of study including the faculty within a college.
- Diploma**--The official document given by a college when a student completes a degree program.
- Discipline**--A field of study, i.e., Physics.
- Discussion Section**--Many classes have a lecture section where a large group of students meet together with a professor. Later, they split up into smaller discussion groups with the professor but often with a Teaching Assistant (TA) or Assistant Instructor.
- Dismissal**--This is when a college expels a student for academic or other reasons.
- Distributive Requirements**--These require the student to take a variety of courses within and outside of their major. See General Education Requirements.
- Dorm**--Dormitory or residence hall where students live and often eat.
- Double Major**--A student meets the requirements for two separate majors.
- Dual Enrollment**--Some colleges allow high school students to enroll in college courses for credit. The course fulfills a high school requirement for graduation as well as college credit toward a college degree. Students are usually required to have permission from both institutions.
- Early Admit**--If a student applies during the summer or early in the Fall of their senior year, some colleges have an early admit program that evaluates their application and make a decision about admission and financial aid before January of the senior year. Many colleges will not make a final decision about college admission until April of the senior year.
- Emeritus Faculty**--College professors who have retired from teaching but keep the title.
- Enroll**--To officially register and take classes.
- Exemption**--Students who pass proficiency tests and do not have to take certain classes.
- Extra-curricular Activities**--Programs or activities that occur outside of the classroom.
- FAF**--Financial Aid Form. See other section.
- Faculty**--Professors and instructors who teach college classes.
- Fee Waiver**--A written statement declaring that a student does not have to pay a specific fee including tuition.
- Finals Week**--The one week period at the close of classes when faculty give comprehensive examinations.

Financial Aid--Scholarships, grants, loans and work-study programs offered by colleges, states, U. S. Government, corporations, community organizations and other private organizations and foundations.

Financial Aid Officer--The administrative official at a college who takes a student's information, analyzes it and decides how much aid you will receive based on certain formulas that have been developed.

Financial Aid Form (FAF)--A student must complete this form to be eligible for most financial aid. The exceptions include athletic scholarships and highly competitive academic scholarships. The FAF must be completed and mailed to College Scholarship Service before March 1 of the year before the student plans to attend college.

Fraternity--A group of students who organize a group around common interests, i.e., social fraternity and professional fraternity.

Full-Time Student--This is a student who usually enrolls for 12 or more credits in a college.

4-1-4 or 4-4-1--This is an academic calendar that some colleges use that provide or a short one month term in which students take one specialized course.

General Educational Development Test (GED)--This test measures the skills and knowledge that is usually required to get a high school degree. A person passing this test is judged by colleges as having the equivalent to a high school diploma.

Gift Aid--This is scholarships or grants to pay college costs that does not have to be repaid.

GPA--See Grade Point Average.

Grade Point Average (GPA)--A numeric system for evaluating a student's performance in a class. It is calculated by dividing the sum of grade points by the number of course work credits or hours. Grade points are calculated by multiplying the number of hours for a course by the student's grade in that course. A four point scale is often used.

Graduate--A person who completes a course of study and gets a diploma and degree.

Graduate Student--A student who has completed a bachelor's degree and is taking advanced courses in a similar area of study.

Grant--Financial aid based upon need that does not have to be paid back.

Greek Organizations--Social fraternities or organizations named by Greek letters. Members are selected and often live in a house or facility together.

Guaranteed Student Loan (GSL)--See Stafford Loan Program. This is a loan program for students. The guaranteed refers to the U. S. Government's guarantee to pay back a student's loan if they default. It does not guarantee the student a job if they graduate.

Highly Competitive Admissions Policy--This is where a college is more selective in admitting students than normal. An example of this is the Ivy League on the East coast

Housing--Living accommodations at colleges.

Identification Card (ID Card)--Colleges issue this card to students attending their college for purposes of registration, library privileges and admission to various social and athletic events.

Independent Study--Studying a subject for credit but not in a class or with other students. This is usually on campus but it could be a correspondence course.

Individualized Major--This is a major that the student designs for themselves based upon their skills and interests. Usually a faculty member is involved and the college needs to approve the final course of study.

Instructor--A non-tenured college teacher.

Intercollegiate Sports--Athletic competition between colleges on different campuses.

- Interdisciplinary--A program of study that uses knowledge from more than one discipline or major, i.e., Bio-Chemistry.
- Internship--Course credit is given for practical work experience in a student's major.
- Intramural Sports--Athletic competition between students on a single campus.
- Junior College--This is a two college that focuses on college courses that can transfer easily to a four year college degree program. It is similar to a community college.
- Language House--This is a house or residence for students where a single foreign language is spoken at all times. For example, a Spanish House would never allow anyone to speak English on their premises.
- Liberal Arts--It is a well rounded course of studies in the arts and sciences. It focuses on general knowledge and thinking skills but de-emphasizes careers. Students still have a major in a single discipline.
- Major--An academic course of study. It is usually in a student's area of interest and/or a student's area of talent. It can lead to a career but does not always.
- Matriculate--To enroll at a college.
- Mentor--A more experienced person who helps a student but receives nothing but personal satisfaction in return.
- Minor--A course of study that is taken simultaneous with a major but in a complementary or very different area of interest. It requires less credits to get a minor.
- National Achievement Scholarship Program for Outstanding Negro Students--This is a scholarship program based upon the PSAT often taken in sophomore year. It is exclusively for African-Americans.
- National Merit Scholarship Program--This is a competitive academic scholarship program based upon initial scores on the PSAT. Colleges and corporations contribute money for the actual scholarships.
- Need Analysis Form--This is a financial form that students and parents complete to apply for financial aid. The FAF or Financial Aid Form is one example.
- Need Based Financial Aid--This is financial aid for college expenses based upon a student's and parents' financial assets and income.
- Ombudsman--An official of the college who intercedes on behalf of students who feel they are not being treated properly.
- Open Admissions Policy (Open Door Policy)--These colleges admit any student who has completed a high school degree regardless of their grades or test scores.
- Orientation Programs--These are programs for new or transfer students to help them adjust to life on a specific campus.
- Part-time Student--These students are enrolled in the same courses as other students but are usually taking less than twelve credit hours.
- Pell Grant--This is a U. S. Government grant based upon financial need that does not have to be repaid by the student.
- Ph.D.--This is a Doctor of Philosophy degree given by graduate schools to students who have completed an intensive 3-4 year course of study and completed a dissertation (research written in the form of a report or book.) Most college faculty have either completed a Ph.D. or are working on the degree.
- Phi Beta Kappa--This is a national honor society that recognizes academic excellence by using cumulative GPA to select its members.
- Postsecondary Education--Any formal educational program that occurs after high school.
- P-ACT (Pre ACT)--Students take this test to prepare for the ACT.
- Pre-Admission Summer Program--This is a program for students who have already been admitted but who would like to get a head start or some remedial help

- before enrolling in the Fall program. It is a combination of normal courses and skill building. Not all colleges offer this program.
- PSAT (Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test)--This test measures verbal and mathematical abilities. It is a preparatory test for the SAT. It is also used for students to qualify for the National Merit Competition.
- Pre-Programs--College courses of study to prepare undergraduate students for professional graduate programs such as pre-law and pre-medicine.
- Prerequisite--Beginning level class that serves as a foundation for a higher level course.
- Private College--This is a college that is not supported directly by the state. However, in some states, students who are residents can participate in financial aid programs and use them at private colleges in that state.
- Probation--When a student's cumulative grade point average falls below a certain minimum, the college's way of warning the students that they are in danger of being expelled is to put them on probation.
- Professor--A teacher at a college. Faculty move up from assistant professors to associate professors and if they are very talented to full professors with additional age and experience.
- Proprietary Schools--Post secondary educational institutions that are run as profit making organizations. Usually, they provide students with practical job training.
- Prospectus--A pictorial booklet with general information about a college.
- Provost--The chief academic officer or a college or university. The deans of various colleges report to the provost.
- Quad--A group of academic buildings or residence halls that encircle a green space or park like area called the quad.
- Quarter--Some colleges use this calendar that usually lasts ten weeks.
- Quiet Floor--Some colleges have residence halls or selected floors where there are strict rules. Students usually choose to live there.
- Reading Days--After a period of instruction and often just before final exams, there is a break in the class schedule for extra studying.
- Registrar--The college official who keeps track of all classes and academic records and signs off that a student has completed all the requirements for a degree. In a student's sophomore year they should take their last two or three years of course and ask the registrar to review their program and meet graduation requirements.
- Religious Affiliation--Some colleges are associated with a denomination or religious group. They will often admit students who are not part of that religious group. Notre Dame is associated with the Catholic Church.
- Remedial Course--These are courses taught in college for students who did not develop the skills in Math and English in high school.
- Residence Hall (Dormitory)--A campus building that is dedicated to living accommodations and dining as well as social and educational activities.
- Residency Requirements--Public colleges require that a student be a state resident for a specific period of time to receive in state tuition. Colleges also require that a student take a specific number of courses on campus in order to graduate.
- Resident Assistant--A trained undergraduate student who lives on a residence hall floor and coordinates social and educational programs for a small group of students who live in close proximity to one another.
- Rolling Admissions--These colleges make an admissions decision within weeks of receiving an application rather than waiting for a dead line in the Spring.

- Room & Board--The cost of living in a residence hall including your room and food. The number of meals served each week can vary.
- Rush--Greek organizations has a period of time each year when they try to attract younger students into their organizations.
- SAT--See Scholastic Aptitude Test.
- Satisfactory Academic Progress--When in a major a student must complete a sequence of courses for a degree. Colleges monitor your progress toward a degree, including a GPA, and will often make financial contingent upon satisfactory progress.
- Scholarship--Financial aid award for extraordinary academic or athletic performance in high school. It does not have to be repaid.
- Scholastic Aptitude Test (SAT)--A standardized admissions test used by many colleges to evaluate a student's abilities with a common test across the U. S. It is prepared by the College Entrance Examination Board (CEEB). See Standardized Admissions Tests.
- Semester--An academic calendar that divides the academic year into two 15 week sessions.
- Sorority--A college women's social organization often designated by a Greek letter.
- Stafford Loan--Students qualified for this loan program by completing a Financial Aid Form. The actual loan is made by a local bank and must be paid back with interest after a student leaves college. A student must be enrolled in a college to receive this loan.
- Standardized Admissions Test (SAT, ACT, etc.)--Students take these tests late in the junior or early in the senior year in high school. They are used by colleges because the tests represent a single common standard across the U. S. where high school curricula and grading vary considerably. The tests can be taken earlier for practice but vary in how they score them. Talk you your high school counselor about these tests.
- Student Body--All the students who attend one college.
- Student Center or Student Union--A campus building that is dedicated to dining, social and recreational activities for students.
- Student Loan--Usually a part of financial aid package that must be repaid with interest once a student leaves the college.
- Study Abroad--Students sometimes will spend a semester or year in a foreign country studying with other Americans. A few will actually attend classes for credit in a foreign college or university.
- Subject Area Tests--The American College Testing program develops and administers a sets of standardized tests for subjects taken in high school. Colleges may use these test to determine whether to exempt a student from certain classes. They are not usually used for admissions evaluation.
- Summer School--Some colleges will offer formal classes in the summer. This are sometimes shorter but more intensive courses where a student takes fewer classes at one time.
- Supplemental Educational Opportunity Grant (SEOG)--Students with exceptional financial need can apply at the same time they apply for a Pell Grant by completing the Financial Aid Form.
- Support Services--Most colleges have extra staff who help with special needs in tutoring, counseling, academic advising, etc.
- Teaching Assistant--Graduate students at large universities will often help professors teach various courses for undergraduates, particularly the first two year core courses or introductory courses in a major.
- Tenure--Special status given to associate and full professors. It guarantees long term employment at a specific college.

Terminal Degree--A course of study that when completed will allow a student to perform a set of functions in a career.

Transcript--The official written record of a student's college educational experience. It includes courses, grades, major and degrees.

Transfer Student--When students move from one college and enroll at a second college, they transfer their courses and credits. A college will not always accept all the courses and credit particularly toward a specific major or degree program. Transfer students can lose credits and time if they do not plan carefully.

Trimester--Some colleges use an academic calendar divided into three 10 week trimesters.

Tuition--The cost of attending and completing classes at a college.

Tutor--A trained instructor with experience in a specific subject. They usually help student who are having difficulty with a class. They can be free but usually the student pays by the hour for help from a tutor.

Undergraduate--Student working toward a Bachelor's degree.

University--An academic institution that has several academic colleges, a graduate program that grants degrees and faculty who conduct research as well as teach. They would offer a MA, MS and Ph.D. degrees.

Upper class person--A student who is junior or senior and where most of their courses are taken in their major.

Vocational/Technical--A school where students get training in a specific career area. The programs are usually two years or less in length.

Waiting List--A list of students who will be admitted to a college if better qualified students who also applied decide to attend another college. Students placed on a waiting list are usually notified between mid-May to mid-June regarding their admission.