



# Student Resource Manual

## 2019–20

**Missouri Department of Higher Education & Workforce Development**

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# Journey to College

Dear Senior,

We want to congratulate you as you prepare for life after high school. We encourage you to use the tips, checklists and worksheets provided in this resource manual to help you with the three steps that will put you on the path toward earning a college degree or certificate — apply, fund and decide.

## Apply Missouri

The best time to apply for college is the fall of your senior year. Think about the career you want to have, the kind of education you'll need to achieve that career, and the type of school you need to attend.

Many high schools host Apply Missouri events in September and October. Take advantage of Apply Missouri, if offered at your school, to submit applications to the colleges you are interested in attending. Each college has its own admissions and scholarship deadlines, so be sure to research those dates and mark them on your calendar.

## FAFSA Frenzy

Knowing how you will pay for college is just as important as knowing where you will attend. College costs can vary depending on the school you attend and the type of degree you are seeking. Applying for various scholarships and maintaining a part-time job can help with college costs. In addition, many students receive financial aid to help fund their education. Be sure to fill out the FAFSA — the Free Application for Federal Student Aid. The FAFSA is required for most federal, state and college financial aid, including grants, scholarships, work-study and student loans.

Get help completing the FAFSA at a FAFSA Frenzy event near you. Events are held at high schools, colleges and other locations in Missouri October through January.

## Decision Day

There is no magic formula for choosing the right college. Knowing yourself — your abilities, interests and goals — can help you decide on a college that is the best fit for you. Once you have been admitted, you are ready to enroll in classes, finalize funding, and arrange for housing and transportation. Be sure to meet all deadlines set by your college so you are ready to go when the term or program begins.

Many high schools host Decision Day events on or near May 1 to celebrate seniors' postsecondary plans. Celebrate your decision on social media by sharing your decision using the hashtag #MODecisionDay.

If you have not applied to college by the end of your senior year, it is not too late. Talk with your high school counselor about opportunities that are still available. We wish you the best on your postsecondary journey!

Sincerely, the Journey to College team

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**Journey to  College**

# **Student Resource Manual**

**Apply Missouri**

# What is college?

It's important to consider your long-term future when deciding what to do after high school. When it comes to college, a number of options are available. The type of educational program and school you choose will determine the types of jobs for which you will be qualified. Continuing your education beyond high school is more important today than ever before. By 2020, an estimated 66 percent of quality jobs in Missouri will require some form of higher education. Right now, about 52 percent of Missourians have a college degree or professional certificate. This means in order to meet our future workforce needs, more people need to earn a certificate or two- or four-year degree. So when determining the "best fit" for you beyond high school, it's important to do your research, consider your interests and know your options.

## Certificates

Vocational technical schools and career schools offer certificate or licensing programs that often can be completed in a matter of months. These programs usually focus on a specialized skill or trade and allow graduates to become qualified for a job in that specialized area. Some community colleges also offer shortened programs that result in a certificate rather than an associate degree. Examples include: cosmetology, welding, dental assisting, broadcast promotions and therapeutic massage.

## Associate Degrees

Students who complete a two-year course of study will receive an associate degree. Community colleges and some technical schools provide this type of education. Some technical fields and careers require an associate degree, as do some professional

and business careers. Many students earn an associate degree before eventually transferring to a four-year college or university to earn a bachelor's degree. Examples include: Medical administrative staff, carpentry and building construction technology, automotive maintenance technology and court reporting.

## Bachelor's Degrees (and beyond)

Bachelor's degrees are awarded to students who complete a four-year course of study at a college or university. The classes a student takes during this period focus on a student's chosen career field, as well as general education subject areas. A bachelor's degree is required for many jobs, and for continuing education towards a master's and doctorate degrees. Examples include: nursing, biochemistry, engineering, communications, education, animal science and psychology.

# Senior checklist: Before Apply Missouri

## Research careers that interest you.

- Look at future job demand.
- Research income potential.
- Find out how much education beyond high school is required for each career you may be interested in.
- Job shadow someone in your community with that type of job.

## Research colleges and majors.

- Once you've established possible careers, find out which schools offer specific majors that can help you achieve your career goals. Go to [collegesearch.mo.gov](http://collegesearch.mo.gov) to use the Missouri College and Degree Search. You can also use the MoSCORES website to see more information about Missouri programs, visit <https://scorecard.mo.gov/>.
- Think about all aspects of college life and decide what your top priorities will be when deciding on the right school for you.
- Consider how much you can afford, where you want to live, what organizations or clubs you may want to be a part of, if you have a car to take to school with you, if you

anticipate needing tutoring services, etc.

- Go on college visits or take virtual tours of the colleges to help you make a more informed decision.

## Gather all of your documents.

- Make a list of earned achievements, awards, and clubs and organizations you've been involved with.
- Have your top ACT and SAT score on hand, and be sure to look at your top school choices to see if your score will qualify for any institutional scholarships.
- Look through the list of Missouri's colleges and universities and make a list of your top 5-10 schools to start comparing your options.
- If you will qualify for the A+ Scholarship, make sure you compare qualifying two-year colleges and career schools in your research.

## Set up a college savings plan

- It's not too late to set up a MOST 529 plan to get tax breaks on college savings. Visit <https://www.missourimost.org/> to get started.

# Using the State Student Financial Aid Portal and the Student Workspace

## **Create a portal account.**

High school seniors and college students can create a State Student Financial Aid Portal account to estimate their state financial aid, set top school choices, view their FAFSA and ACT/SAT information, and see financial aid awards.

Visit *journeytocollege.mo.gov* and click the “State Financial Aid Portal” icon on the bottom of the homepage. You will need your Social Security Number during registration in order for the Missouri Department of Higher Education & Workforce Development to connect your FAFSA and ACT/SAT information.

You will set up a username and password, answer three challenge questions, and set email or text preferences.

## **Utilize the Student Workspace.**

Once your portal account has been created, you will also have seamless access to the new Student Workspace.

The Workspace is an online student portfolio. You can save and upload information related to your journey to college – admissions essays, applications, your college fit worksheet, FAFSA confirmation, scholarship applications, resumes, degree map, transcripts, etc.

You can log in directly to the Student Workspace from the *journeytocollege.mo.gov* homepage using the same username and password you created for the portal.

# College fit

There are several factors to keep in mind when choosing the right college fit for you. Use this chart to compare those factors before making a final decision.

	School 1: _____	School 2: _____	School 3: _____
School website			
School type			
Student body size			
School setting			
In state/out of state			
Distance from home			
Degree types offered			
Majors I'm interested in	1. 2. 3.	1. 2. 3.	1. 2. 3.
Admissions contact	Name/Phone/Email:	Name/Phone/Email:	Name/Phone/Email:
Admission requirements	ACT/SAT:	ACT/SAT:	ACT/SAT:
	GPA:	GPA:	GPA:
On campus housing	Available <input type="checkbox"/>	Not available <input type="checkbox"/>	Available <input type="checkbox"/>
Deposit amount			
Deposit due date			
Hours during holidays			
Questions to ask			

*continued on next page*



## College fit *continued*

	School 1: _____	School 2: _____	School 3: _____			
<b>Paying for College</b>						
<b>Free Application for Federal Student Aid (FAFSA)</b>	School code: School deadline:	School code: School deadline:	School code: School deadline:			
<b>Estimated cost of attendance</b>						
<b>Available scholarships (institutional and private)</b>	Name:	Name:	Name:			
	Deadline:	Deadline:	Deadline:			
	Name:	Name:	Name:			
	Deadline:	Deadline:	Deadline:			
<b>Available financial aid (grants, work study, loans)</b>	Name:	Name:	Name:			
	Deadline:	Deadline:	Deadline:			
<b>Emergency funds available</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>Services for students</b>						
	Available	Not available	Available	Not available	Available	Not available
Career center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Computer labs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Free tutoring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Math center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On-campus health center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Summer orientation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writing center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Student admissions application

<b>Full legal name:</b>	<b>Social Security number:</b>
<b>Citizenship status:</b> (If not a citizen, record USCIS number)	
<b>State residency information:</b>	Residency is determined by the Missouri public institution to which the student is applying. Student residency requirements are covered in Missouri's code of State Regulations at <a href="http://www.sos.mo.gov/adrules/csr/current/6csr/6csr.asp">http://www.sos.mo.gov/adrules/csr/current/6csr/6csr.asp</a> Resident status factors may include: <ul style="list-style-type: none"> <li>• Residing in the state for more than 12 months with the intent to make Missouri a permanent home</li> <li>• Military service</li> <li>• Automobile registration</li> <li>• Income or property taxes</li> <li>• Etc.</li> </ul>
<b>ACT test information</b> Date of exam: Scores:	<b>SAT test information</b> Date of exam: Scores:
<b>GPA:</b>	<b>Class rank:</b>
<b>Method of handling admission fees:</b> <input type="checkbox"/> Fee waivers requested and approved? <input type="checkbox"/> Credit card: _____ Exp date: _____ CVV: _____ <input type="checkbox"/> Applying to schools that do not charge admissions application fees	
<b>Application essay:</b> <input type="checkbox"/> Essay complete? <input type="checkbox"/> Does it promote you? <input type="checkbox"/> Is it well written?	
<b>Extracurricular activities:</b>	<b>Work experience:</b>
<b>Reference 1:</b> teacher, coach, counselor, employer, etc.	<b>Reference 2:</b> teacher, coach, counselor, employer, etc.

## Missouri's two- and four-year public colleges and universities\*

	Public institution	School code	Application fee	Address	Phone number	City
Two years or less	Applied Technology Services	030686	\$0	12721 W. Watson Road	314-989-7456	Sunset Hills
	Cape Girardeau Career & Technology Center	005532	Varies by program	1080 S. Silver Springs Road	573-334-0826 X 6510 or X 6515	Cape Girardeau
	Carthage R-9 School District–Carthage Technical Center	041522	\$35	609 River St.	417-359-7095	Carthage
	Cass Career Center	016354	\$5	1600 E. Elm St.	816-380-3253	Harrisonville
	Clinton Technical School	024975	\$0	602 S. 5th St.	660-885-6101	Clinton
	Columbia Area Career Center	022892	Varies by program	4203 S. Providence Road	573-214-3803	Columbia
	Crowder College	002459	\$25	601 Laclede	417-451-3223	Neosho
	Dallas County Technical Center	030728	\$0	33 Vo-Tech Road	417-752-3491	Louisburg
	East Central College	008862	\$0	1964 Prairie Dell Road	636-584-6588	Union
	Four Rivers Career Center	020561	Varies by program	1978 Image Drive	636-231-2100 X 2923	Washington
	Franklin Technology Center–MSSU	013568	\$50	3950 E. Newman Road	417-659-4400	Joplin
	Grand River Technical School	005531	Varies by program	1200 Fair St.	660-646-3414	Chillicothe
	Herndon Career Center	031743	\$50	11501 E. 350 Hwy.	816-268-7140	Raytown
	Hillyard Technical Center	015801	\$35	3434 Faraon St.	816-671-4170	St. Joseph
	Jefferson College	002468	\$0	1000 Viking Drive	636-797-3000	Hillsboro
	Kirksville Area Technical Center	014698	\$40	1103 S. Cottage Grove	660-665-2865	Kirksville
	Lake Career and Technical Center	015986	\$20	269 Dare Blvd.	573-346-9260	Camdenton
	Lex La-Ray Technical Center	014971	Varies by program	2323 High School Drive	660-259-2688 X 2002	Lexington
	Metropolitan Community College–Kansas City	002484	\$0	3200 Broadway	816-604-1000	Kansas City
	Mineral Area College	002486	\$15	P.O. Box 1000	573-518-2133	Park Hills
	Missouri State University–West Plains	031060	\$15	128 Garfield	417-255-7955	West Plains
	Moberly Area Community College	002491	\$0	101 College Ave.	660-263-4100	Moberly
	Nevada Regional Technical Center	014134	\$65	2015 N. West St.	417-448-2016	Nevada
	North Central Missouri College	002514	\$20	1301 Main St.	660-359-3948	Trenton
	Northland Career Center	015451	\$150	1801 Branch St.	816-858-5505	Platte City
	Northwest Technical School	015450	\$200	1515 S. Munn	660-562-3022	Maryville
	Ozarks Technical Community College	030830	\$0	1001 E. Chestnut Expressway	417-477-7500	Springfield
	Pike-Lincoln Technical Center	013785	Varies by program	342 VoTech Road	573-485-2900	Eolia
	Poplar Bluff Technical Career Center	013683	\$25	3203 Oak Grove Road	573-785-2248	Poplar Bluff
	Rolla Technical Institute	005429	\$50	1304 E. 10 <sup>th</sup> St.	573-458-0150	Rolla
	Saint Louis Community College	002469	\$0	300 S. Broadway	314-539-5000	St. Louis
	Saline County Career Center	015639	\$25	900 W. Vest	660-886-6958	Marshall
	Sikeston Career and Technology Center	013243	\$75	200 Pine St.	573-471-5442	Sikeston
	South Central Career Center	005424	Varies by program	407 W. Thornburgh	417-256-6152	West Plains
	St. Charles Community College	017027	Varies by program	4601 Mid Rivers Mall Drive	636-922-8270	Cottleville
	State Fair Community College	007628	\$0	3201 W. 16 <sup>th</sup> St.	660-530-5833	Sedalia
	State Technical College of Missouri	004711	\$0	One Technology Drive	573-897-5026	Linn
	Three Rivers Community College	004713	\$0	2080 Three Rivers Blvd.	573-840-8606	Poplar Bluff
	Warrensburg Area Career Center	014434	Varies by program	205 S. Ridge View Drive	660-747-2283	Warrensburg
	Waynesville Career Center	014833	\$100	400 G.W. Lane	573-842-2500	Waynesville
Four years	Harris-Stowe State University	002466	\$20	3026 Laclede Ave.	314-340-3300	St. Louis
	Lincoln University	002479	\$0	820 Chestnut St.	573-681-5000	Jefferson City
	Missouri Southern State University	002488	\$25	3950 E. Newman Road	866-818-6778	Joplin
	Missouri State University–Springfield	002503	\$35	901 S. National	417-836-5517	Springfield
	Missouri University of Science and Technology	002517	\$0	1201 N. State St.	573-341-4111	Rolla
	Missouri Western State University	002490	\$0	4525 Downs Drive	816-271-4200	St. Joseph
	Northwest Missouri State University	002496	\$0	800 University Ave.	660-562-1212	Maryville
	Southeast Missouri State University	002501	\$30	One University Plaza	573-651-2590	Cape Girardeau
	Truman Medical Center School of Nurse Anesthesia	005445	\$100	2301 Holmes St.	816-404-1100	Kansas City
	Truman State University	002495	\$0	100 E. Normal	660-785-4114	Kirksville
	University of Central Missouri	002454	\$30	1400 Ward Edwards Bldg.	660-543-4290	Warrensburg
	University of Missouri–Columbia	002516	\$65	11 Jesse Hall	573-882-7786	Columbia
	University of Missouri–Kansas City	002518	\$35	5100 Rockhill Road	816-235-1111	Kansas City
	University of Missouri–St. Louis	002519	\$35	One University Blvd.	314-516-5451	St. Louis

\*As of January 20, 2019 // Visit [pr.mo.gov](http://pr.mo.gov) for a list of Missouri cosmetology schools. Visit [dese.mo.gov](http://dese.mo.gov) for information about Missouri career schools.

## Missouri's two- and four-year private postsecondary schools\*

	Private institution	School code	Application fee	Address	Phone number	City
Two years or less	Southeast Missouri Hospital College of Nursing and Health Sciences	030709	\$100	2001 William St.	573-334-6825	Cape Girardeau
	Texas County Technical Institute	035793	\$50	6915 S. Highway 63	417-967-5466	Houston
	Victory Trade School	041303	\$0	1715 N. Boonville Ave.	417-864-2222	Springfield
Four years	A.T. Still University of Health Sciences	G02477	Varies by program	800 W. Jefferson	660-626-2121	Kirksville
	Aquinas Institute of Theology	G01632	\$50	23 S. Spring Ave.	314-256-8800	St. Louis
	Assemblies of God Theological Seminary	G12120	\$75	1435 N. Glenstone Ave.	417-268-1000	Springfield
	Avila University	002449	\$0	11901 Wornall Road	816-501-2400	Kansas City
	Baptist Bible College	013208	\$0	628 E. Kearney	417-268-6000	Springfield
	Barnes Jewish College Goldfarb School of Nursing	006389	\$50	4483 Duncan Ave.	314-454-7055	St. Louis
	Calvary Bible College and Theological Seminary	002450	\$0	15800 Calvary Road	816-322-0110	Kansas City
	Central Christian College of the Bible	014619	\$50	911 E. Urbandale Drive	660-263-3900	Moberly
	Central Methodist University	002453	\$0	411 Central Methodist Square	660-248-6374	Fayette
	City Vision College	041191	\$0	3101 Troost Ave., Suite 200	816-960-2008	Kansas City
	College of the Ozarks	002500	\$0	1 Industrial Place	417-690-2636	Point Lookout
	Columbia College	002456	\$35	1001 Rogers St.	573-875-8700	Columbia
	Conception Seminary College	002467	\$0	37174 State Hwy. VV	660-944-3105	Conception
	Concordia Seminary	G02457	\$50	801 Seminary Place	314-505-7000	St. Louis
	Cottey College	002458	\$25-\$35	1000 W. Austin	417-667-8181	Nevada
	Covenant Theological Seminary	G04707	\$50	12330 Conway Rd.	314-434-4044	St. Louis
	Cox College	013877	\$50	1423 N. Jefferson	417-269-3401	Springfield
	Culver-Stockton College	002460	\$0	One College Hill	573-288-6000	Canton
	Drury University	002461	\$0	900 N. Benton	417-873-7879	Springfield
	Eden Theological Seminary	G02462	\$40	475 E. Lockwood Ave.	314-862-3456	St. Louis
	Evangel University	002463	\$25	1111 N. Glenstone	417-865-2815	Springfield
	Fontbonne University	002464	\$0	6800 Wydown Blvd.	314-899-1400	St. Louis
	Graceland University	186601	\$0	1401 W. Truman Rd.	800-833-0524	Independence
	Hannibal-Lagrange University	009089	\$25	2800 Palmyra Rd.	573-629-3264	Hannibal
	Kansas City Art Institute	002473	\$45	4415 Warwick Blvd.	816-802-3560	Kansas City
	Kansas City University of Medicine and Biosciences	G02474	Varies by program	1750 Independence Blvd.	816-654-7000	Kansas City
	Kenrick Glennon Seminary	002476	\$0	5200 Glennon Drive	314-792-6100	St. Louis
	Lester E. Cox Medical Center School of Medical Technology	N/A	\$0	3801 S. National Ave.	417-269-3000	Springfield
	Lindenwood University	002480	\$30	209 S. Kingshighway	636-949-4949	St. Charles
	Logan University	004703	Varies by program	1851 Schoettler Rd.	636-227-2100	Chesterfield
	Maryville University of St. Louis	002482	\$0	650 Maryville University Drive	314-529-9300	St. Louis
	Midwestern Baptist Theological Seminary	002485	\$25	5001 N. Oak St.	816-414-3700	Kansas City
	Missouri Baptist University	007540	\$0 (if applying online)	One College Park Drive	314-434-1115	St. Louis
	Missouri Valley College	002489	\$15	500 E. College	660-831-4100	Marshall
	Nazarene Theological Seminary	G02494	Varies by program	1700 E. Meyer Blvd.	816-268-5400	Kansas City
	Ozark Christian College	015569	\$30	11111 N. Main	417-626-1234	Joplin
	Park University	002498	\$35	8700 NW River Park Drive	816-741-2000	Parkville
	Ranken Technical College	012500	\$95	4431 Finney	314-286-4809	St. Louis
	Rockhurst University	002499	\$0 (if applying online)	1100 Rockhurst Road	816-501-4000	Kansas City
	Saint Louis Christian College	012580	\$30	1360 Grandview Drive	314-837-6777	Florissant
	Saint Louis University	002506	\$0	1 No. Grand Blvd.	314-977-2500	St. Louis
	Saint Luke's College of Health Sciences	009782	\$35	624 Westport Rd.	816-936-8700	Kansas City
	Southwest Baptist University	002502	\$0	1600 University Ave.	417-328-5281	Bolivar
	St. Louis College of Pharmacy	002504	\$55	4588 Parkview Place	314-367-8700	St. Louis
	Stephens College	002512	\$50	1200 E. Broadway	573-876-7207	Columbia
	Urshan Graduate School of Theology	G41461	\$25	704 Howdershell Road	314-921-9290	Florissant
	Washington University in St. Louis	002520	\$75	1 Brookings Drive	314-935-6000	St. Louis
	Webster University	002521	\$35	470 E. Lockwood Ave.	314-246-7800	St. Louis
	Westminster College	002523	\$0	501 Westminster Ave.	573-592-5000	Fulton
	William Jewell College	002524	\$0	500 College Hill	816-781-7700	Liberty
	William Woods University	002525	\$0	One University Ave.	573-642-2251	Fulton

\*As of January 20, 2019

# Utilizing Missouri Connections

## What can Missouri Connections do for me?

Determining your future is a life-long journey that requires many decisions along the way. Multiple opportunities await, so prepare yourself for any option. The decisions are yours!



## Use Missouri Connections to help you answer these questions:

### Who am I?

- Better understand yourself.
- Explore your interests.
- Discover your talents.
- Learn about high demand jobs in careers that interest you.
- Identify programs of study that interest you and schools that offer them.

### Where am I headed?

- Make the connection between school, learning, and your future in the workforce.
- Get a reality check. Find out which occupations will support your desired lifestyle.
- Understand employment skills.

### How do I get there?

- Investigate education and career options so you can create a career plan that is right for you.
- Explore training and education opportunities; find options to finance your future education.
- Develop a plan.

## What are my next steps?

### Step 1

#### Request a Missouri Connections login.

- Check with your school counselor and see if your school has a Missouri Connections site. Ask for a Missouri Connections username and password so you can create a portfolio to save information.

*continued on next page*

## **Utilizing Missouri Connections** *continued*

### Step 2

#### **Create a portfolio.**

- You'll have quick access to your assessment results, college and scholarship lists and all of the other career information you've found.
- It will stay with you through high school, postsecondary education and into the workforce.
- You can draft a career plan and update it year after year.
- Calendars of future coursework, school applications and other career activities will help you progress toward your goals.
- You'll be able to access the information you'll need to put on a resume and use CIS's (Career Information System) quick and customizable resume writer.

### Step 3

#### **Develop a career plan.**

- Exploring all the options that interest you will lead you to the career plan that works for you. We all need good information to make good decisions. Your career plan is your personal plan of action and a record of your successes.
- Plan and record all of your middle/junior high school and high school classes, activities and work experience so you are ready for the future you seek after high school and beyond.
- Create an action plan to achieve the education and skills needed to reach your personal and career goals.
- Update your personalized path to the future of your choice.

### **Missouri Connections Components**

Assessments // Occupations // Education // Employment // Paying for School // Military

## **FAQs on admissions**

### **What is my entrance status?**

Even if you have earned college credit from dual enrollment or AP classes, if you are a part of the graduating class of 2019, then you are considered a first-time freshman.

### **What is my application type?**

Most freshman would be considered a degree-seeking applicant. You may not know what you want to major in, but you are enrolling in college to earn a two- or four-year degree or certificate.

### **What if I don't know what my major is?**

You don't have to declare a major when you apply to college. Putting "undecided" is perfectly acceptable. If you choose to list a major, know you can always change your intended major when you're actually in college.

### **Does every school require an essay?**

No. Some schools require just an application, some ask for a short personal statement, and others ask for a more specific essay.

### **Do all schools have an admissions fee?**

No. Many schools don't have an admissions fee. Refer to the list of two- and four-year colleges and universities on pages 11–12 to see which schools charge. If you can't afford to pay an admissions fee, ask your school counselor about qualifying for fee waivers or check your postsecondary institution's website.

### **Can I use a P.O. Box as my address?**

You can, but you also need to provide a physical address. Schools use the physical address to determine your residency status. Your address may impact the cost of your attendance and may be used to determine if you are eligible to live off campus during your freshman year.

## **Writing tips: creating a successful personal statement or essay**

**Before you begin writing your personal statement or essay, ask yourself the following questions:**

- ☐ Are there any specific questions I need to answer in this essay?
- ☐ What is special, unique, distinct or impressive about my life story?
- ☐ Have I had to overcome any unusual circumstances or hardships in my life?
- ☐ What personal characteristics do I possess that would help me succeed in higher education? Is there a way to demonstrate or explain these characteristics?
- ☐ What skills do I possess? (e.g., leadership, communicative, analytical)
- ☐ Are there any gaps or discrepancies in my academic record that I want to explain? (e.g., a high grade point average, but a low test score, or an obvious upward pattern in your grades?)

### **Reflect**

Think about your experiences and choose an essay topic carefully. Try to tell the reader something that no one else can.

### **Be authentic**

Be yourself, not who you think the “ideal” applicant is.

### **Strive for depth**

Strive for depth rather than breadth. Narrow your focus to one or two main ideas or experiences.

### **Provide specifics**

Provide the reader with insight into what drives you. Be personable and specific.

### **Be creative**

Get creative in the opening remarks, and try to grab your reader’s attention from the beginning.

### **Evaluate**

Evaluate your experiences throughout your essay rather than simply describing them.



### **Focus on the positive**

Highlight how you've overcome adversity and persevered to get where you are today.

### **Do your research**

Research the college before writing the essay. Address the school's unique offerings, and share why attending the particular college would interest and/or benefit you.

### **Proofread**

Proofread your essay carefully. Look at grammar, sentence structure, punctuation, and word usage. Have your English teacher or a trusted advisor proof it. Make sure to give the reader plenty of time before the essay is due.

### **Design**

Use readable fonts, typeface and conventional spacing and margins.

---

### **Writing cautions**

- ✓ Avoid repeating information found elsewhere on the application.
- ✓ Make sure you write the correct name of the school on your essay, especially if you are submitting multiple applications.
- ✓ Make sure you answer the specific questions asked of you.
- ✓ Avoid going over the requested length or word count.
- ✓ Catch your mistakes — don't rely on your computer's spell check.
- ✓ Resist the temptation to overuse your thesaurus. You don't need to use a big word in every sentence.
- ✓ Plan ahead. Don't wait until the last minute to write your essay. It may take longer than you think and is worth the investment of your time.

## Military Education Benefits

The federal government and a number of nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, and family members of veterans or active duty personnel. Benefits — including tuition assistance, help finding the right school or training program, career counseling, and scholarships — vary depending on the service branch and its criteria for eligibility.

The State of Missouri also offers education benefits for military servicemembers. Reduced tuition and scholarships are available for eligible veterans and survivors of veterans. Learn more at <https://journeytocollege.mo.gov/plan/for-veterans/>.

The following resources provide information about additional military education benefits:

- <https://studentaid.ed.gov/sa/types/grants-scholarships/military>
- <http://todaysmilitary.com/living/paying-for-college>
- <http://benefits.va.gov/gibill/>
- <https://www.vets.gov/education/>
- <http://www.military.com/education>
- <http://www.ncher.us/?page=e2149>

## **I applied! What's next?**

Once you've submitted your college applications, there are still a few more things you may need to do in order to complete the application process. It's important to find out what, if any, other information is required by the admissions office. The earlier you submit the necessary information, the sooner you will receive a reply from the admissions office. Some additional information that may be required includes:

### **Official high school transcripts**

You can request your transcripts to be submitted through your high school. You also can use an online account at [parchment.com](http://parchment.com). To sign up, click the student option and complete the registration. Request your transcripts from your high school and click "deliver" to choose the colleges and universities where you want your transcripts to be sent. You also can use this account to request that your transcripts be sent to you by email in order to apply for scholarships.

### **ACT/SAT scores**

Check with your school to see which score they prefer. If you plan to take either of the tests again during your senior year, be sure to include the schools for which you have applied when completing the section about where to send your scores.

### **Essays**

Some colleges will request essays to be submitted with your application. Be sure to answer all of their questions and spend extra time on this portion of the application.

### **Letters of recommendation**

Depending on the institution, you may be required to submit letters of recommendation. These letters can come from a teacher, counselor, principal, coach, supervisor, pastor, employer, etc. Make sure you give the letter writer plenty of time before the letter is due. Do not wait until the last minute.

Visit [journeytocollege.mo.gov/plan](http://journeytocollege.mo.gov/plan) for more tips about planning for college.

### **TIP**

Use the Student Workspace to upload and save your transcripts, college admissions essays, and letters of recommendation.

**Journey to College**

# **Student Resource Manual**

**FAFSA Frenzy**

## **What is the FAFSA and why should you file?**

Whether you are a first-time student, a returning student or a transfer student, the first step to applying for most scholarships, grants and student loans is to complete the Free Application for Federal Student Aid, commonly known as the FAFSA.

The information you provide on the FAFSA helps determine the types and amounts of financial aid for which you might be eligible. You should complete the FAFSA each year you plan to attend college. You do not have to wait to be admitted to college to apply, and you are allowed to list up to 10 schools on the online FAFSA application. The quickest and easiest way to complete the application is online. Go to *fafsa.ed.gov* to apply.

Filling out the FAFSA is always free and gives you access to four primary sources (federal government, state government, college and universities and private organizations) of financial aid. The FAFSA is required to obtain federal financial aid, which includes grants and student loans. Missouri also uses the FAFSA to determine eligibility for many state financial aid programs, including A+ and the Access Missouri grant. Some colleges and universities require a FAFSA to qualify for their scholarships and grants as well. If you do not fill out the FAFSA, you could be missing out on a large amount of financial aid.

# FAFSA timeline

## August/September

- Sign up for your FSA ID username and password. Be sure to choose answers to your challenge questions you will be able to remember in the coming years. You'll use your FSA ID each year you're in college to file your FAFSA online. Do not use your high school email address when you create your FSA ID because you will be using your FSA ID and information affiliated with that ID each year you are in college or until you pay any student loans in full that you borrow through federal programs. Use an email that you will be able to access during your entire time in college and during your years of repayment.
- Have one of your parents create their separate FSA ID username and password. Parents will need an email address that is separate from yours.
- Estimate your potential student aid using the FAFSA4caster at <https://studentaid.ed.gov/sa/fafsa/estimate> to help you start planning financially for college.

### Did you know?

You can file the FAFSA right on your cell phone. Download the myStudentAid app to get started.

## October

- File your FAFSA as soon as possible after Oct. 1. Some financial aid is first-come first-served, so it's important to file early.
- Attend a FAFSA Frenzy event for free help completing your FAFSA. Events are held throughout the state in October–January.

## January/February

- The priority deadline for the Access Missouri Grant is Feb. 1. File your FAFSA prior to this date to be guaranteed an award if you meet all other eligibility requirements.
- Check your college's priority deadline and be sure to meet it as well.

## March/April

- You will begin receiving college financing offers, if you have not already. Take time to compare the offers before committing to one school. Use the college cost comparison worksheet to help track how much each school on your list will cost, and ultimately make a decision on which school is the best fit for you.
- If you realize you made a mistake on your FAFSA, log back in and make the appropriate updates as soon as possible.

## 2020–21 FAFSA checklist

If you're a high school senior, you'll need to file the 2020-21 FAFSA, since August 2020 is when you'll be first enrolled. Filing the FAFSA is something you'll need to do every year you're in college.

The FAFSA is the first step to apply for federal, state and some college-based financial aid. Be aware of the different national, state and college financial aid deadlines for the FAFSA. If you are an "independent" student, you will only need to provide personal information for yourself and your spouse, if married. If you are considered a dependent student, you will need to provide information for yourself and your legal parent(s).

**If you answer "yes" to any of the questions below, you are considered an independent student on the FAFSA:**

- |   |  |
|---|--|
| <input type="checkbox"/> Y <input type="checkbox"/> N Were you born before Jan. 1, 1997?  | <input type="checkbox"/> Y <input type="checkbox"/> N Have you been declared an emancipated minor by a court in the state where you have your legal residence?   |
| <input type="checkbox"/> Y <input type="checkbox"/> N Are you married as of the day you file your FAFSA?  | <input type="checkbox"/> Y <input type="checkbox"/> N Have you been placed in legal guardianship by a court in the state where you have your legal residence?  |
| <input type="checkbox"/> Y <input type="checkbox"/> N Will you be working on a Master's degree or doctoral degree at the beginning of the 2020–21 school year?  | <input type="checkbox"/> Y <input type="checkbox"/> N At any time on or after July 1, 2019, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?  |
| <input type="checkbox"/> Y <input type="checkbox"/> N Are you a veteran or active duty member of the U.S. Armed Forces?   | <input type="checkbox"/> Y <input type="checkbox"/> N At any time on or after July 1, 2019, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? Visit <a href="https://journeytocollege.mo.gov/plan/foster-and-homeless-youth/">https://journeytocollege.mo.gov/plan/foster-and-homeless-youth/</a> for more information. |
| <input type="checkbox"/> Y <input type="checkbox"/> N Do you have children who will be receiving more than half of their support from you between July 1, 2020 and June 30, 2021?   |  |
| <input type="checkbox"/> Y <input type="checkbox"/> N Do you have any dependents (other than a child or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2021? |  |
| <input type="checkbox"/> Y <input type="checkbox"/> N At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?                        |  |

**You will need the following if applicable: The following information is also required from parent(s) if you are considered a dependent student:**

- ☐ Social Security numbers for the student and parents. If you do not have a Social Security number, call the Social Security Administration at 800-772-1213 or visit [socialsecurity.gov](http://socialsecurity.gov).
- ☐ Birth dates.
- ☐ Student driver's license number if applicable.
- ☐ Student Alien Registration Number for eligible noncitizens. If you need one, visit the Citizenship and Immigration Services website at [uscis.gov](http://uscis.gov).
- ☐ Your FSA ID (username and password) if you are submitting the FAFSA online. You can create an FSA ID at [fsaid.ed.gov](http://fsaid.ed.gov).
- ☐ All 2018 federal income tax forms. If you did not keep copies, you can call the IRS at 800-829-1040.
- ☐ All 2018 W-2 forms and, if applicable, workers' compensation benefits and Unemployment Form 1099-G. If you do not have copies, contact your employer or call the IRS at 800-829-1040.
- ☐ Date parents were married, separated, divorced or widowed.
- ☐ Current cash/checking/savings account balances.
- ☐ Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent's home and retirement plans.
- ☐ Current business value.
- ☐ Current investment farm value.
- ☐ 2018 child support paid or received. If you did not keep records, you can contact your local child support office or call 800-443-1576.
- ☐ 2018 housing/food/living allowance for military and clergy. This information is on the Leave and Earnings Statement for military personnel and on the W-2 form for members of the clergy.
- ☐ Veterans noneducation benefits. If you did not keep records, call the Department of Veterans Affairs at 800-827-1000 or visit [va.gov](http://va.gov).



## **Q&A: Who is my “parent” when I complete the FAFSA?**

### **Q: Which parent’s information should I report on the FAFSA?**

**A:** Maybe you know you are considered a dependent student\* by the Free Application for Federal Student Aid (FAFSA), and you are required to include information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with your sister? Whose information should you report? Below are some guidelines that might help. Unless otherwise noted, “parent” means your legal (biological and/or adoptive) parent and stepparent, if parent is remarried. In addition, the rules below apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and do not live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each parent, give

answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.

- If your parents are divorced but live together, you will indicate their marital status as “Unmarried and both parents living together,” and you will answer the questions about both of them.
- If your parents are separated but live together, you will indicate their marital status as “Married or remarried,” and you will answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you are reporting, you must provide information about that stepparent as well.
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, uncles or aunts.

Exception: The FAFSA asks about your parents’ education level. For these two questions, your parents are considered to be your birth parents or adoptive parents — your stepparent is not your parent for those questions.

**Q: What if I don't live with my parents?**

**A:** You still must answer the questions about them if you are considered a dependent student.

**Q: What if my parents aren't going to help me pay for college and refuse to provide information for my FAFSA?**

**A:** You cannot be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, this may affect your eligibility for federal aid. The online help will assist you with completing and submitting the form if you are in this situation. You also will need to speak to the financial aid administrator at the college or career school you plan to attend. Contact the financial aid office as soon as possible to allow plenty of time for assistance with your financial aid options.

**Q: What if I have no contact with my parents?**

**A:** If you do not know where your parents live, or you have left home due to an abusive situation, fill out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Do not put this off or you might miss financial aid deadlines! \*Find out whether you are a dependent student: see page 24 or "Am I Dependent or Independent?" at [studentaid.gov/resources](http://studentaid.gov/resources).

**Q: What if I'm considered homeless or have been in foster care at any point since I was 13 years old?**

**A:** You may be considered an independent student. If so, you do not have to enter any parent information on the FAFSA.

# Tips on setting up your FSA ID

## What is an FSA ID?

A username and password administered by the U.S. Department of Education that gives you access to Federal Student Aid's online systems and can serve as your legal signature.

## Why do I need an FSA ID?

Students, parents and federal student loan borrowers need an FSA ID in order to access U.S. Department of Education websites, such as *fafsa.ed.gov*.

## How do I set up an FSA ID?

- Go to *fsaid.ed.gov* and click on the "Create an FSA ID" tab. You will start by adding your email address and choosing a username and password. Be sure to use an email address that you will have access to for years to come.
- You will be asked to add personal and demographic information.
- You will be asked to select two challenge questions, and create two challenge questions, as well as the option to choose a significant date in your life. These challenge questions and answers will be used to retrieve your username and password and/or unlock your account. You can enter a cell phone number to request

that a secure code be texted to you as well. For more tips in setting up your FSA ID, see <https://journeytocollege.mo.gov/pay/file-a-fafsa/get-fsa-id/>.

- Once you've completed these steps, review and accept the FSA ID terms and conditions.
- You will receive an email confirmation to the email address you just provided. After you verify your information using the emailed code, your FSA ID will be available for use.
- For helpful tips during the set up process, click on the question mark (?) displayed near each answer.
- If you are a dependent student, you and at least one of your parents will need an FSA ID in order to sign the FAFSA.

## Keep your FSA ID safe.

Your FSA ID is used to electronically sign legally binding documents and has the same legal status as a written signature.

## Create your own FSA ID.

Allowing a family member or friend the right to use your FSA ID puts you at risk of not being able to access your personal information or becoming the victim of identity theft.

**Remember your FSA ID username, password and answers to your challenge questions.**

If you can't remember your username and password, you can gain access to your account by answering your challenge questions. You may also be able to recover access to your account through text messaging beginning with the 2018–19 FAFSA. To take advantage of this new option, the user must first register their mobile phone number on the FSA ID website. Anyone who can't remember their username, password and the answers to their challenge questions, will need to contact the Federal Student Aid Information Center at 1-800-4FED-AID (1-800-433-3243) for help.

**Check your email address.**

All notifications regarding your FSA ID, such as secure codes, will be sent to the email address you provided.

## Best practices for creating an FSA ID

**Visit *studentaid.gov/fsaid* to learn about and create an FSA ID.**  
**You will need your:**

- ☐ First and last name (must match exactly what is on your SSN card)
- ☐ Date of birth
- ☐ Social Security number (must have an SSN to create an FSA ID)
- ☐ Email address (email address cannot be shared or used for multiple FSA IDs)

### Step 1

**Select the “Create an FSA ID Now” at the top of the webpage.**

For helpful tips while creating your FSA ID, click on the question mark (?) after each answer and always select the “Show Text” box to help ensure accuracy.

### Step 2

**Enter your email address, along with your chosen username and password.**

It’s important to have access to your email address in order to receive the authorization code. If you received a “Username taken” message, you will need to create a different username that is not currently being used. Do not use a school email address, as you will need to access this email throughout your entire college experience or until you have repaid any federal student loans you borrow in full, whichever comes later.

*continued on next page*

## Step 3

### **Add your personal and demographic information.**

It's important that your Social Security number, name, and date of birth match exactly what is on your SSN card.

## Step 4

### **When answering your challenge questions make sure the answers will be easy to remember and always select the “Show Text” box.**

For challenge questions one and two, you will need to select a question from the dropdown menu then answer your question. For question three and four, you will be asked to make your own questions then answer them accordingly. For question five, which is optional, you may enter a significant date important to you. This cannot be your date of birth. If you do not remember your username and password, you can retrieve your information via your verified email address or by successfully answering your challenge questions. You may also be able to recover your account through a new text messaging option. However, this process is not always instantaneous. It is best to choose a username and password that you will easily remember.

## Step 5

### **Your last step will be to review and accept the FSA ID terms and conditions.**

An email confirmation will be sent to the email address provided. It's important that you do not close the email verification page during this process! Open another browser to login to your email account to receive your six-digit code from FSA-ID@ed.gov. Once you have verified your email address, you can now use your email address and/or your username to complete the FAFSA ([fafsa.gov](https://fafsa.gov)), apply for and repay a federal student loan ([studentloan.gov](https://studentloan.gov)), view your federal student loan and grant history ([nslds.ed.gov](https://nslds.ed.gov) or [studentaid.gov](https://studentaid.gov)), and apply for a TEACH grant (<https://teach-ats.ed.gov>).

## Six steps to transfer your IRS data into your FAFSA

If the IRS Data Retrieval Tool is available at the time of FAFSA filing, you may use it to transfer your tax information.

If the IRS tool is not available, you will need to manually enter your tax information. The FAFSA will walk you through each step. The 2020-21 FAFSA form will ask for your 2018 tax information.

### Step 1

#### **Log into your FAFSA.**

Log into your current FAFSA, or start a new FAFSA at [fafsa.gov](https://fafsa.gov).

### Step 2

#### **Determine eligibility.**

In the finances section of the FAFSA, you will see a “Link to IRS” button if you are eligible to use the IRS Data Retrieval Tool.

### Step 3

#### **Connect to the IRS site.**

Click the “Link to IRS” button and log in with your FSA ID to be transferred to the IRS to receive information.

### Step 4

#### **Enter your information.**

Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the “Submit” button.

### Step 5

#### **Transfer your information.**

Check the “Transfer My Tax Information into the FAFSA” box, and click the “Transfer Now” button. The words “Transferred from the IRS” will display in place of the IRS information in your FAFSA form.

### Step 6

#### **Submit your FAFSA.**

After you complete all remaining questions, be sure to sign and submit your FAFSA using your FSA ID.

## College cost comparison

It's important to compare costs when choosing the right college for your future. Use this chart to compare tuition rates, fees and your financial aid offers before making a final decision.

	School 1	School 2	School 3	School 4
School name				
Federal school code				
FAFSA deadline				
<b>Estimated cost of attendance (COA)</b>				
Tuition and fees				
Room and board				
Books and supplies				
Transportation				
Miscellaneous/personal				
Additional costs				
Total cost of attendance				
<b>Estimated financial need</b>				
Total cost of attendance				
Expected family contribution				
Total financial need				
<b>Estimated financial aid (grants, scholarships and tuition assistance)</b>				
Federal Pell Grant				
Federal SEOG Grant				
Federal TEACH Grant				

*continued on next page*



## College cost comparison *continued*

<b>Estimated financial aid (grants, scholarships and tuition assistance)</b>				
Institutional aid				
Missouri state aid				
Private scholarships				
Veterans educational benefits				
Other				
<b>Employment</b>				
Federal Work Study				
Other				
<b>Loans</b>				
Federal Perkins Loan				
Federal Direct Subsidized Loan				
Federal Direct Unsubsidized				
Federal Direct PLUS Loan				
Institutional Loan				
Private Loan				
Other				
Total financial aid				
<b>Estimated out-of-pocket cost</b>				
Total cost of attendance				
Total financial aid				
Total out-of-pocket cost				

**Journey to  College**

# **Student Resource Manual**

**Decision Day**

# It's not too late to plan for college!

Have you made plans for life after high school? It's not too late to go to college.

## **Have you applied?**

If you have not applied to college or you have an incomplete admissions application:

- Meet with your counselor to explore postsecondary options and financial aid opportunities.
- Research schools still accepting admissions applications.
- If you have received an official letter/email from the college, see what else is needed to complete your application. Reach out to the college directly to have a conversation and make sure you're on track to attend in the fall.
- Reach out to the admissions office at the schools you're interested in to see what steps you need to take to be admitted.

## **Have you been admitted?**

If you have applied to college but have not been admitted:

- Follow up with the colleges you applied to.
- Explore other postsecondary options and research financial aid opportunities.
- Connect with a college in your community that may accept late admission.

## **Have you officially enrolled?**

If you have been admitted to college but have not made a final decision about attending or are not officially enrolled:

- Talk to trusted adults and share your thoughts, questions and concerns about completing enrollment and your plans for the future.
- Speak with an admissions officer, financial aid representative or other expert at the college. Have your counselor help you find out more about financial aid or fee waivers, especially if you need help paying enrollment fees and deposits.
- If you haven't filed your FAFSA yet, ask your counselor to help you complete it and send in any requested verification documents as soon as possible.
- Seek your counselor's assistance to interpret any financial aid information you receive. You also may ask a financial aid representative for help.

## Summer checklist

After graduation there is a lot to get to done before you're ready to head off to college in the fall. Don't let summer months keep you from taking care of everything you need to get done to enroll for the fall semester. Start checking these things off your list to make sure you're ready for freshman year.

### Summer to-do list

- ☐ Register for and attend summer orientation.
- ☐ Pay all required deposits.
- ☐ Register for fall semester classes.
- ☐ Create a plan for housing and transportation.
- ☐ Save money to pay for your books.
- ☐ Make a realistic spending plan for when you start college.
- ☐ See if your college has a degree map for your intended major so you can start to plan out how many credit hours you need each semester to graduate on time.
- ☐ Seek out part-time employment before the fall semester starts.
- ☐ Consider job shadowing a few different career options throughout the summer to help you identify which career path is right for you.
- ☐ Keep applying for scholarships. Scholarships are available year-round, and to students all throughout their college career.

## Graduate on time with 15 to Finish

### **Your time is valuable.**

Completing 15 credit hours a semester can help you earn a degree in less time and at less cost.

### **Expenses add up fast!**

The longer you stay in college, the more your expenses add up and the longer you delay earnings. For many students, more time in college can also mean more student loan debt.

### **Keep track of your hours.**

Know how many credit hours you need for the degree you are seeking. The number of hours can vary depending on your major and the college or university you attend.

### **Stay on track.**

Take 15 or more credit hours each semester to put you on track to earn an associate degree in two years or a bachelor's degree in four years. Make sure the courses you take will count toward your degree.

### **Consider all your options.**

Online and summer classes can help you get the credit hours you need. Taking dual-credit and Advanced Placement (AP) classes in high school can give you a head-start on earning college credit.

### **Time is money.**

Less than one-third of Missouri college students earn an average of 15 credit hours per semester. Although 12 credit hours a semester is considered full time for most financial aid programs, it is not enough to graduate on time. Students taking 12 hours a semester often need an extra year or more to finish their degree. An additional year of college can cost more than \$50,000 in tuition, fees, room and board, and the wages you would have earned if you had graduated on time and joined the workforce.

### **Ask for help.**

Talk to your advisor about enrolling in 15 credit hours a semester to graduate on time.

# Succeed in school

## **Manage your time**

Students often say time management is their biggest challenge. College offers more freedom and choices than you had in high school, so you will need to focus on finding the right balance between school, work, and activities with family and friends.

## **Set goals and priorities**

Be sure you plan enough time to complete assignments and study for exams. Many financial aid programs require you to maintain a certain grade point average. Don't let your grades slip to the point that you lose your financial aid and can no longer afford to complete your degree.

## **Ask for help when you need it**

If you find that you are struggling with a particular course, many colleges offer free tutoring and math and writing assistance. Meet with your academic advisor to find out what kind of help is available at your school. If you are struggling financially, meet with a financial aid advisor to discuss your situation.

## **Look for opportunities**

Internships, study abroad programs, and participating in organizations and activities can provide valuable experience and help you develop leadership skills. Visit [MOInternConnect.com](http://MOInternConnect.com) for internships available throughout Missouri.

## **Part time employment**

A part-time job can help offset some of your college costs and help you cover unexpected costs. Many students are able to attend school full time and work 10 to 20 hours a week. Colleges and universities have student jobs available on campus.

# Student life

Most colleges offer a variety of student organizations and clubs. It's important to get involved during your time in college. Joining an organization can help you feel more connected to other students and can open up opportunities for your future.

Check out what your college has to offer by attending activities fairs, visiting the school's website and asking around.

Time management is often a big struggle for new college students. Get involved, but don't overwhelm your schedule too much. You'll need to leave plenty of time to study and do homework.

## Math Pathways

Taking the right courses for your major can be one way to graduate faster, and have more meaningful courses. Ask your advisor which math course is right for you. Most public colleges and universities in Missouri offer multiple pathways depending on the type of degree you may be seeking.

## Transfer 101

Thousands of students transfer from one college or university to another every year, but it can increase the amount of time and money it takes to earn a degree. If you know you will be transferring at some point in the future, make sure the classes you are taking will count toward the degree you are seeking. Most colleges have information on their website about transferring credit.

Some two-year colleges have partnerships with nearby four-year schools to help make sure your credit transfers successfully. Use the Course Transfer Tracker at [journeytocollege.mo.gov](http://journeytocollege.mo.gov) to see how your general education credits will transfer from one public college or university to another.

Talking to both schools in the beginning is also good to help with a smoother transition. Consider looking at transfer options as you begin your college career to make sure you're getting the most out of your college credits.

If you transfer, be sure to provide your grade transcripts to the admissions office at your new school. Not all courses will transfer equally, but working with the admissions office will help you get credit for the classes you have completed. If you choose to transfer to a different Missouri school, either between academic years or semesters, you should also contact the Missouri Department of Higher Education & Workforce Development to make sure your state financial aid is properly transferred as well.

## Additional resources

Find more information about planning and paying for college at [journeytocollege.mo.gov](http://journeytocollege.mo.gov).

Receive deadline reminders, scholarship opportunities and other tips for college planning and success by signing up for the Journey to College Monthly Reminder or by following Journey to College on Facebook, Twitter, Instagram, and SnapChat at [journeytocollege.mo.gov/connect](http://journeytocollege.mo.gov/connect).

### Did you know?

Once you enter your information into the Course Transfer Tracker, you can download it and save it back to the Student Workspace.