

Planning Your Future

Your Alabama guide to preparing for higher education

For Sophomores



getting set

“Isn’t it a little early to start thinking about college?”



Congratulations! You’re not a freshman anymore. It’s time to look back on what you accomplished during your first year in high school and prepare for the next three — and beyond. And, no, it’s not too early to think about what you’re going to do after high school.

Do you know that some students decide against going to college or technical school because of the cost? There are financial aid programs that will help you pay for college.

Other students give up the college of their dreams and settle for their second-choice school — all because of money. The truth is, if you get all

the financial aid for which you qualify, you might be able to pay the same amount at a high-priced college that you would at a less expensive school.

This book will answer many of your questions about financial aid ... but preparing for college isn’t just about money. What classes should you take in high school? What extracurricular activities—sports, clubs, volunteer work—should you join? Should you get a part-time job?

All these choices can affect your higher education and career options. Inside are some ideas and suggestions from KHEAA–Alabama to help you in Planning Your Future.

KHEAA–Alabama offers many programs and services to help Alabama students get ready for college, including:

www.alstudentaid.com

- FAFSA4Caster
- **Getting In**—college planning guide for high school seniors
- **Affording Higher Education**—a reference book listing **thousands** of financial aid programs for Alabama students
- Online loan counseling
- Loan Repayment Calculator
- Links to other financial aid sites

start now

“There is no time like the present.”

Money isn't the only thing you'll need to be ready for college. These suggestions will help you make plans, set goals and prepare for your future right now.



- Develop good study habits. Participate in class, ask questions, take notes, complete assignments on time and find a good study area at home — one that's far, far away from any distractions. The higher your GPA, the better your chances of getting into the college of your choice.
- Get involved in extracurricular activities. Make a list of school and community activities that you've participated in. And don't forget to list your volunteer and work experiences. Will the extracurricular portion of your college application look a little empty? Then join a club! Volunteer to work with the elderly! Do **something** to broaden your horizons (and impress the college admissions officers).
- Talk with your counselor about taking important tests. Many sophomores take the PreACT and the Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT). The PreACT is a practice test for the ACT. The PSAT/NMSQT is a practice test for the SAT, and your score could qualify you for a National Merit Scholarship.
- Explore careers that interest you. Talk with someone who works in the profession you're interested in. Pay close attention to job duties and responsibilities, entry-level salaries, opportunities for advancement and education/training requirements. Would you have to move away from your family and friends to find work in this career? Find out!
- Explore your higher education options. Which schools can give you the education you need for your chosen career? Will you need a two-year school or a four-year school? Go to www.alstudentaid.com and view the *Getting In* and *Affording Higher Education* online publications for information about Alabama colleges and scholarships available to Alabama students.

price tag

“It costs what?”

Many different types of financial aid are available to students. So don't rule out your favorite college just because you think it costs too much. And don't assume that you won't qualify for financial aid. First, you apply for student aid to find out what kind of assistance you're eligible for. Then, you choose the program or programs that best suit your needs.

Test your financial aid knowledge by matching the program to its correct definition.

- | | |
|--------------------------------|----------------------|
| A. Grant | E. Waiver |
| B. Loan | F. Work-study |
| C. Conversion Scholarship/Loan | G. Military Benefits |
| D. Scholarship | |

1. ____ A part-time job where you earn money to help pay your tuition.
2. ____ A free gift, based on financial need, that you don't have to pay back.
3. ____ Money you borrow and repay with interest after you graduate.
4. ____ An award that requires you to provide certain services or else pay back the money with interest.
5. ____ Financial assistance for individuals (or their dependents) who have served in the military or are preparing to enter the U.S. Armed Forces.
6. ____ A free gift, based on your talent, achievement, skills or abilities, that you don't have to repay.
7. ____ A program where your school doesn't charge you for tuition or other fees if you meet certain qualifications (like if your father was a policeman killed in the line of duty).

Answers:

1-F; 2-A; 3-B; 4-C; 5-G; 6-D; 7-E



college or not?

Everyone should consider getting some education after high school. That doesn't necessarily mean a four-year degree. Maybe all you need is a six-month program.

Not everyone needs to go to college. But everyone should consider getting some education after high school. That doesn't necessarily mean a four-year degree. It might mean a six-month program in the field you've interested in.

Maybe you took vocational courses in high school, and you're ready for a job now. Even then, you should revisit the idea of more education now and then. You might learn new skills that make you more valuable and get you a higher-paying job.

Let's look at common objections and reality.

OBJECTION

I can't afford it.

REALITY

Most people don't have to pay for their schooling by themselves. They may qualify for grants, scholarships or loans.

OBJECTION

I want to make a lot of money as soon as I finish high school.

REALITY

That may happen, and that's great if it does. But on average, people in Alabama who have some education after high school make more than those who don't.

OBJECTION

I don't need college because no one else in my family has ever gone.

REALITY

Why not be the first? There's nothing wrong with that, is there?

OBJECTION

My grades aren't good enough.

REALITY

Grades are important, but they aren't the only things that are. A lot depends on your plans. You don't need to be the valedictorian to be successful after high school.

colleges

“Which school is right for me?”

The schools below offer everything from air conditioning repair to aerospace engineering. Also listed is the county where the main campus is located. Programs vary from several months to a few years.

Click on the school’s name to go to its website to find out if it has a program that interests you.

Public universities

Alabama A & M University	Madison
Alabama State University	Montgomery
Athens State University	Limestone
Auburn University	Lee
Auburn University Montgomery	Montgomery
Jacksonville State University	Calhoun
Troy University	Pike
University of Alabama	Tuscaloosa
University of Alabama at Birmingham	Jefferson
University of Alabama in Huntsville	Madison
University of Montevallo	Shelby
University of North Alabama	Lauderdale
University of South Alabama	Mobile
University of West Alabama	Sumter

Private, nonprofit colleges and universities

Amridge University	Montgomery
Birmingham-Southern College	Jefferson
Faulkner University	Montgomery
Heritage Christian University	Lauderdale
Herzing University	Jefferson
Huntingdon College	Montgomery
Judson College	Perry
Miles College	Jefferson
Oakwood University	Madison
Remington College	Mobile
Samford University	Jefferson
Spring Hill College	Mobile
Stillman College	Tuscaloosa
Talladega College	Talladega
Tuskegee University	Macon
United States Sports Academy	Baldwin
University of Mobile	Mobile

Public two-year colleges

Bevill State Community College	Walker
Bishop State Community College	Mobile
Calhoun Community College	Limestone
Central Alabama Community College	Tallapoosa
Chattahoochee Valley Community College	Russell
Coastal Alabama Community College	Baldwin
Enterprise State Community College	Coffee
Gadsden State Community College	Etowah
Jefferson State Community College	Jefferson
J.F. Drake State Community and Technical College ..	Madison
Lawson State Community College	Jefferson
Lurleen B. Wallace Community College	Covington
Marion Military Institute	Perry
Northeast Alabama Community College	DeKalb
Northwest-Shoals Community College	Colbert
Reid State Technical College	Conecuh
Shelton State Community College	Tuscaloosa
Snead State Community College	Marshall
Southern Union State Community College	Randolph
Trenholm State Community College	Montgomery
Wallace Community College	Houston
Wallace Community College Selma	Dallas
Wallace State College at Hanceville	Cullman

Degree-granting proprietary (trade) schools

Columbia Southern University	Baldwin
South University	Montgomery
Strayer University	Jefferson, Madison
	Mobile, Montgomery, Morgan

making a living



**“I’m a sophomore.
I don’t know what
I want to do for the
rest of my life.”**

Some people grow up knowing exactly what they want to do for a living. That’s great for them, but...

For most of us, choosing a career isn’t that easy. Start with your interests. You’ll be more likely to like your job if you choose a career in a field you’re interested in and enjoy. You can also:

- Research possible majors in ***The College Board Book of Majors*** published by The College Board. You should check your public library for this and other reference books. If they aren’t available, ask the librarian about an interlibrary loan.
- Check the **“Help Wanted”** ads online or in the newspaper to see what kinds of jobs and careers are available in your area.
- Visit the **College Board website** at <https://bigfuture.collegeboard.org/majors-careers> to see detailed descriptions of over 300 occupations. Details include average salaries, working conditions and required training/education.
- Visit the Occupational Information Network (O*NET) at www.onetonline.org to learn more about different occupations.
- Read the ***Occupational Outlook Handbook***, both published by the U.S. Department of Labor, at your public library. You can find the ***Occupational Outlook Handbook*** at www.bls.gov/ooh/.



KHEAA is an EEO employer.

Updated 11/2021