



**NORFOLK DAILY NEWS**  
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# What We Wish Every First-Year College Student Knew

By Dr. Nancy Lewis Tuten, former English Professor, Columbia College, Columbia, S.C. (with input from many professor friends)

For nearly four decades, my former colleagues and I have watched students make the adjustment from high school to college, both at big universities and at small liberal arts colleges. Year after year, some students thrive and excel while others crash and burn.

What makes the difference? Some success or failure is, of course, a consequence of personality or life circumstances, but a lot of it has to do with attitudes and choices.

We care deeply about students and have seen the powerful transformation

that education can have on a young person. Here are some suggestions to help students get the most out of their college experience:

## Academic Matters

- Read your college bulletin. Every college has different requirements for graduation (the number of hours needed, specific courses to be taken, other requirements to be met, etc.). Be sure to talk with your academic advisor specifically about all registration decisions. But unfortunately, not all advisors are as familiar as they should be with requirements, and ultimately the responsibility for fulfilling them on time is yours. You need to be very

familiar with your college bulletin, too. Most financial aid runs out after four years, so it is critically important for you to finish on time. The bulletin is likely published digitally on your institution's website.

- The course catalog might be part of the bulletin or a separate document. Remember that the smaller the college, the less likely it is that every course will be offered every semester. Even at larger institutions, some courses may be offered only once or twice during your four years. If there is a course you are excited to take, talk with the department chair for that discipline and ask how often it is offered. If you are REALLY interested in a course, ask who

usually teaches it and go talk to that person. Professors love to teach courses that students are interested in, and if you can identify a small group of interested students, the professor might be able to get it on the schedule (more likely at smaller colleges than larger ones, but not exclusively).

- In your first semester, you will likely take only (or at least mostly) general education (sometimes called "core") courses. If you are earning a bachelor's degree, these are the courses that set your degree apart from a technical or associate degree. The idea is that to be an educated human being, you should know a little bit about a lot of topics and not

just a lot about your major. These are important courses—especially if you're undecided about a major. However, don't let anyone talk you into taking certain courses to "get them out of the way" your first semester. Instead, at a time when you are adjusting to being on your own, being away from home, and being responsible for every aspect of your life, make sure your course load is very manageable.

## Here are two tips for at least your first semester:

- Consider taking the minimum number of courses you have to take to be considered full time (and eligible for the dean's/president's

list—check the bulletin!). Note: If you brought in some AP, IB, or dual-enrollment credits, you'll likely be fine taking the minimum. If you didn't, check to see how many credit hours you will need to graduate, divide that number by 8, and make sure you earn at least that many hours every semester. (If you're willing to take some in the summer, you'll have even more cushion, but make sure financial aid will cover summer classes!) Also, if you're unsure about any of the courses, sign up for one extra and decide after the first class meetings which one to drop. Also, remember that if you take the minimum number of hours to be a full-time student, you

Continued on Page 2-



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# First-Year College Students

Continued from Page 1—

and as long as you pass it, it won't affect your GPA. A lot of students worry so much about their GPA that they never dare to take courses that might challenge them. They will overlook a course that sounds interesting because they are worried it might be difficult and "blow their GPA." Ask the registrar's office about the availability of pass-fail courses. After you graduate, it will be a lot harder to find the time and money to take interesting courses like the myriad ones available to you in college.

- You don't have to know your major right away or even for the first year (or possibly two). The most common question people ask soon-to-be college students is their major. Instead, we should be asking young people "How do you hope college will change you?" You are going to college to learn about yourself, to question your beliefs and values and to make them your own. You may discover in a general education course that you love a particular discipline and decide to pursue it as a major. But you don't have to know right away. "Undeclared" is perfectly fine for a while.

- Pick up a minor or two or a second major. No matter what your major ends up being, you will benefit personally and on the job market if you can also do one of these things: (1) write well, (2) create computer code, (3) understand digital analytics, (4) design a website, (5) speak a foreign language, or (6) speak well. These are skills that nearly every workplace needs, and if you can do the work of that profession (your major) AND have one or more of these additional skills, your resume will stand out. Even if you are headed for a professional graduate school, you want to be well-rounded. In fact, the top medical schools are now looking for humanities majors, understanding that a physician needs to understand human nature.

- Even if you are planning to go to law school or med school and are worried about a good GPA, don't neglect to join clubs, engage in activities, and/or pick up a second major unrelated to your first major. Be able to show those professional schools that you are well rounded both academically and socially.

- Have academic integrity. Most colleges have an honor code that you will be asked to uphold. Make the decision to be an advocate for honesty in your work. Don't cheat on tests or download papers from the Internet. Don't plagiarize. When you walk across the stage and receive your diploma in four years, you want to know that you earned it honestly. It is easy to get caught up in a culture that thinks nothing of cheating, but make a pledge to yourself to be better than that. If you do cheat in any of these ways, even if you don't get caught, you will have to live the rest of your life with the knowledge that you didn't earn your degree honestly. If you make a mistake (and we all make mistakes), learn from it and do better.

## If You Are Struggling Academically or Otherwise

- The best professors went into the teaching profession for two reasons: (1) They love their subject matter and want you to be excited about it, too. (2) They love to teach and want to see you succeed. So if you're struggling with ANYTHING in a class (can't hear, don't understand the material, don't know how to study for a test, can't do the homework), email the professor and ask if you can sit down one-on-one during office hours and talk. Don't stay too long, but let the faculty member know that you want to do well and would like advice about how you can succeed. The very fact that you cared enough to reach out to a faculty member will go a long way toward building a good rapport.

- When you go to a professor, try to be specific about what you need help doing. Show that you've tried to do the work, and point out where you are getting stuck. In other words, do your part first.

- Most campuses have tutoring centers—a writing center, a math lab, etc.—where you can go for help from trained tutors, often other students who are good at that subject. Take advantage of that FREE help! Find out where they are and how to sign up for an appointment even before you need them.

- Some students find that the skills centers are great places to do difficult homework. They are usually quiet, and there are people available to help you if you get stuck while you're doing your homework.

- Figure out who the academically successful people are in a class (hint: they may not always be the smartest but they have learned

how to do well) and ask if you can study with them. It helps them, too, to have someone to study with, even if they are explaining things to you.

- Your institution offers an array of support services beyond academic skills centers. If you are feeling depressed, sad, lonely, angry, frustrated, homesick, or stressed in any way, take advantage of the FREE counseling services. If you're having trouble with a roommate that you have been unsuccessful in resolving yourself, talk to your hall's resident advisor (typically an upper-class student). If that person isn't helpful, talk to the staff in the residence life office.

## Get a Handle on Time Management

- Every college bookstore has a planner/agenda book with that institution's logo on the front. Get one. Even in this highly digital age, my students overwhelmingly preferred a printed agenda book they could carry to all their classes and meetings and into which they could write all their due dates, meeting times, etc.

- Write in pencil (due dates will change).

- As soon as you get your syllabi, write down all the project due dates and test dates (in pencil).

- Besides writing down due dates, schedule time to prepare for those due dates—blocks of time to do research or write a draft for a paper or to study for tests.

- Don't waste the time between classes. If you schedule classes with a break in between, you may think you don't have time to get started on other work, but if you take that attitude, you'll essentially fritter away many hours of your week. Some students sign up for back-to-back classes for this reason, leaving them with big chunks of out-of-class time in which to do projects and homework and study for tests. But some students can't pay attention well for even two classes in a row, much less more than two. It might be best for those students to spread out their classes, but they need to find something productive to do between classes so they don't lose that time. That "free" hour is perfect for organizing notes from the previous class, for reading an assignment for another class, or for doing research for a paper.

## Other Thoughts to Consider

- Make sure you can see your college emails on your phone. Up to now, your main means of communication has been texting, but in college, email rules; your institution's staff and your professors will reach out to you via email, not text. It is professionally courteous to respond to all emails quickly, and most certainly within 24 hours.

- Get involved in campus life outside the classroom. As with everything in life, your college experience is what you make of it. You can watch Netflix and play video games every night for the rest of your life, but college lasts only four short years. Rather than rushing back home every weekend, stay on campus and hear guest speakers. Go to concerts, dance performances, and plays. Go on trips over spring break and in the summer. Engage in as many internships as you can. Join a club team or service organization. Some of the most profound experiences you will have will happen outside the classroom. Many of these experiences are FREE (or, more accurately, you have paid for them with your tuition). Take advantage of as much as possible. One day you will regret not attending more of the events that your college made available to you.

- Go abroad for a summer or a semester. Yes, these experiences can be very expensive, and all of them require at least some significant out-of-pocket expenses. They might seem impossible, but before you assume you can't afford them, ask for help. Your advisor might know of travel scholarships available to students. Start planning during your first year, and ask friends and family to donate to a "study away" trip instead of giving you gifts for holidays and birthdays. Can't afford to be away for an entire semester? Then go for a couple of weeks one summer or during a May or winter short term. Can't afford to go abroad? Do a study-away semester or summer in Washington, D.C., or another place closer to home (but new for you). Try as hard as you can to broaden your exposure to people who live differently from you and who see the world in ways unfamiliar to you. But if study-away is not an option for you, remember that you can broaden your experiences right there on campus by taking advantage of guest lectures, service opportunities, and so forth (see previous bullet point).

- If you don't have one already, start a digital file called "resume." Don't worry about formatting, but jot down notes about every experience you have that might end up on a resume one day. Put down the dates of that activity, your supervisor/coach/teacher/etc., and the particular skills it required. Include email addresses and phone numbers of people who might later serve as references for you. You think you won't forget, but you will. No experience is out of bounds. You will need to rewrite your resume for every single opportunity you apply for anyway, and you never know which of your experiences might serve you well down the road.

- Take advantage of the Career Services office. If you have no idea what you want to major in or what career you might want to pursue, career counselors can help. When you are a student, you can take all kinds of personality and aptitude assessment tests that would cost you a small fortune if you weren't a student. TAKE THEM WHILE THEY ARE FREE! Start a file, and get to know your career counselors. If you wait until your senior year, you've missed a tremendous opportunity.

- If you need to work to earn money during college (and many people do), try to get an on-campus job. Check with your financial aid officer to see if you qualify for a workstudy or workshop job on campus. You won't waste time getting to and from work, and an on-campus employer will be more likely to understand when you need to change your schedule because you have a big test or exams.

- Now and then, call the people back home who love you and are adjusting to your being gone. This transition is hard on them, too. Let them know you're OK, and give them a glimpse of your campus life. BUT resist the urge to go home for at least the first month—maybe even not until fall break or Thanksgiving. Campus is your new home-away-from-home now, and you need to be there to meet people, to take advantage of activities, to learn about your surroundings.

- As with most things in life, you'll get out of it what you put into it; if you remain more emotionally and physically tied to life "back home" than to life on campus, you will be cheating yourself. Some parents have a harder time letting go than others; if your parents are texting you every day (or multiple times a day!), you may have to set (gently) some boundaries.

- Take care of yourself. Sleep. Eat. Exercise. Have fun, but be safe. When you make mistakes, forgive yourself, learn from the experience, get back in the game.

## A note to parents:

- Unless your child's life is in danger, it is almost never a good idea for you to come to campus or make a phone call to campus to solve a problem your student is having with a class, a professor, a grade, or a roommate. Your doing so suggests that you don't think your student is capable of handling the problem. If your young adult calls you for help, suggest people/offices your student might approach about the problem. (Not getting satisfaction from a professor? Suggest that your student ask to see the department head. Having roommate trouble? Your student should approach the resident advisor and, if the situation is still unresolved, the director of resident life. These are growth opportunities for your young adult.

- When we were in college, the only way to talk to our loved ones was to sit on the floor beneath the one-and-only pay phone and wait for it to ring. Cell phones make it possible to be in constant communication, but if our young adult children are going to make the most of their experience, they need to be focused on life at college, not on life at home. Resist the urge to text or call them all the time. If you aren't hearing from them as often as you wish you were, that's probably a good sign that they are engaging in college life. You did a great job raising responsible young adults, and now your capable young adults are doing exactly what you prepared them to do! Give them space in which to do it.

After a rewarding career as a tenured professor of English, a writing-across-the-curriculum director, and a division dean at a small liberal arts college, Dr. Nancy Tuten now teaches writing skills seminars and publishes weekly articles online about writing-related issues. Her website is at <https://getitwriteonline.com>.

# Are You Ready for College Entrance Exams?

(StatePoint) While a student's long record of academic achievement is generally the most important measure that colleges take under consideration during the admissions process, getting as prepared for one's college entrance exams as possible is a great idea.

Here are a few things to know going into the process:

- Almost all four-year institutions of higher learning require that candidates submit either SAT or ACT scores with some requiring strictly one or the other. Certain selective schools also require SAT Subject Tests and AP Tests. Check which tests you'll need to take to apply to your schools of choice. You may also want to check the average scores of last year's incoming freshmen.

- Find out whether the schools to which you are applying look at the score of every test you take or only your top score. If they look at every score, you may want to avoid taking the test until you're feeling completely confident. If they look at only the top score, consider taking the test multiple times (if money and time allow) until you get the score with which you're satisfied.

- Each institution weighs scores a bit differently. Some colleges use entrance exam scores in order to place incoming freshmen in classes. Some schools use the scores to



award scholarships. Understanding what the scores are used to determine, can help you get motivated to succeed.

- When it comes to the mathematics portion of the exam, it's important to know that graphing and scientific calculators are allowed. Calculators for College Boards available from Casio offer an affordable solution to aid in the preparation for college entrance exams. Whatever calculator students choose to use for their exams they should familiarize themselves with completely so that come exam day, they can easily manipulate its features and functions. To that end, students should use the calculator when taking practice tests and consider using it in the classroom

and when doing homework.

- Testing rules and format have evolved over time. Be sure any preparation materials you use are current so that they deliver accurate information about what to expect and reflect the kind of questions you'll actually face on test day.

- Your practice tests should resemble the real test day as much as possible, so have handy only tools which are allowed in the testing facility, putting away any other reference materials or distractions.

While the process of preparing for and taking college entrance exams can be nerve-wracking, sufficient preparation and the right tools can give you the confidence you need to be successful on test day.

# Make Planning to Pay for College a New Year's Resolution

(StatePoint) When it comes to financial resolutions, a new survey suggests that creating a plan to pay for college should be top of mind for more families.

Only 54 percent of parents are comfortable with their plan to pay for their child's college education, according to a College Ave Students Loan survey conducted by Barnes & Noble College Insights.

As you solidify your New Year's resolutions, consider the following financial strategies:

- Apply for reputable scholarships and grants early and often. One easy one to apply for is the College Ave Student Loans \$1,000 Monthly Scholarship Sweepstakes.

- Submit the Free Application for Federal Student Aid (FAFSA), even if your family has a high income. Doing so is the only way to access the big pool of financial aid available from the U.S. Department of Education, which awards over \$120 billion annually in the form of scholarships, grants, work-study programs and loans. What's more, states and some individual schools

use it to determine aid packages as well.

- Ask family members to gift or contribute toward the cost of education.

- Fine-tune the college application process to save money. For example, zero in on state schools for in-state tuition, or schools where your child's grades and SAT scores are above average to boost the likelihood of receiving merit aid.

- Ninety-one percent of parents currently help or plan to help their child pay for college and 75 percent of parents expect their child to help pay, which means that for most families, a candid discussion about what you can afford and how much you expect him or her to contribute is essential.

- Financial aid letters arrive in the spring. Review this, and if your expected family contribution (EFC) is more than you can afford, reach out to the financial aid office to discuss.

- If needed, borrow federal loans in the student's name first.

They carry special benefits, such as public service forgiveness and income-driven repayment options not typically available on private loans.

- When federal loans in the student's name don't cover you fully, consider a private student loan or parent loan with a good interest rate. You may also need to find a cosigner with strong credit. With the pre-qualification tool offered by College Ave Student loans, you can find out if your credit qualifies for a College Ave loan and what rates to expect before applying. Pre-qualification does not affect your credit score, making this a convenient way to get your ducks in a row. To learn more, visit [CollegeAveStudentLoans.com](http://CollegeAveStudentLoans.com).

"Families would be wise to prioritize their plan for financing college so they are not taken by surprise when the first tuition bill is received," says Joe DePaulo, CEO and co-founder of College Ave Student Loans. "Knowing where the money is going to come from is essential."

# What to Consider When Choosing a College

## By EducationQuest Foundation

Narrow your college choices during your junior year so you'll be prepared to apply for college and financial aid early in the fall of your senior year.

Answer these questions to determine which schools might be the best fit:

### What do you want to study?

If you know what you want to study, research schools that offer degree programs in that area. If you don't know, it's okay. Many students begin college "undeclared" and some start at a community college and then transfer to a four-year school.

### What kind of school do you want to attend?

Do you prefer a large university or a small college? Are you interested in a community college? What kind of student/teacher ratio

do you want?

### What can you afford?

Consider the overall cost of college: tuition, room and board, books, transportation costs, and personal expenses. Determine what you and your parents can afford to pay out-of-pocket and plan to apply for financial aid to help make up the difference. Calculate the loan debt your family may need to incur for your college education.

### Where do you want to go to college?

Do you want to live close to home and commute? Do you want to be in a large city or a small town? How big of a factor is out-of-state or private college tuition? If you want to go out of state, investigate reciprocity programs such as the [msep.mhec.org/](http://msep.mhec.org/) Midwest Student Exchange Program.

Avoid these college search mistakes:

Don't limit your search to familiar institutions. Just because your parents or siblings went to a certain college doesn't mean it's right for you.

Don't limit your search to colleges you think you can afford. The more expensive the school, the more financial aid you may be eligible to receive. Wait until you receive financial aid award notifications to determine which school is the most affordable.

Don't choose a college just because it's near your boyfriend or girlfriend. The school may not be a good match for you — and he or she may not be either!

Don't insist on an out-of-state school just because you want to "get away." Even if you attend college in your hometown, you can still "get away" by staying on campus most weekends.

# More Families Have a Plan to Pay for College

(StatePoint) College may be getting more expensive, but new research suggests that more families are preparing to meet those costs one way or another.

Eighty percent of families say they are confident in how they paid for college last year, and nearly half have a plan to pay for all years of college, according to "How America Pays for College 2019," a recent study from Sallie Mae and Ipsos, an independent global market research company.

All this preparation could be attributed to the fact that the overwhelming majority of families recognize the value of higher education, with 90 percent of families agreeing college is an investment.

Spending \$26,226 on college in academic year 2018-19, with a sizeable portion of costs — 43 percent — covered out-of-pocket through income and savings.

Scholarships, grants, and gifts — used by 82 percent of families — covered 33 percent of costs, and that "free money" can be especially important, both logistically and psychologically, opening doors to opportunities that would be otherwise unavailable and even making a difference in the way students view the college experience as a whole.

The study also found that while borrowing covered 24 percent of overall college costs, 57 percent of the families who borrowed to pay for college say they had always planned to do so as part of their paying-for-college strategy. What's more, many families are getting a head start on paying their loans back, with 41 percent making payments on student loans while the student is in school.

Families are being proactive in other ways, too. Seventy-seven

Application for Federal Student Aid (FAFSA) for the 2018-19 academic year. Completing the FAFSA is the first step in receiving a financial aid award letter from schools. Of those who filed for the 2019-20 academic year, 25 percent did so in October, the first month the application is available. On the other hand, the majority of families waited until January or later to file, potentially missing out on free money for college.

For the complete report and a related infographic, visit [SallieMae.com/HowAmericaPays](http://SallieMae.com/HowAmericaPays). For new tools and educational resources that promote college planning, visit [salliemae.com/college-planning](http://salliemae.com/college-planning).

"While more families are planning for college costs, we'd like to see that number continue to grow because we know those with a plan are better prepared to meet the costs, and typically have a better understanding of the financial aid process," says Quinlan.

## How to Prepare for the Admissions Process

### By EducationQuest Foundation

College application deadlines will start hitting in the fall of your senior year. Follow these tips to prepare.

### Understand Admission Requirements

Most colleges will require these items with your application: Your high school transcript with class rank (sent through your high school registrar/guidance office)

ACT and/or SAT scores (when you take the exams, have the scores sent to all colleges you're interested in attending)

List of extracurricular activities

Application fee (may be waived if you qualify for free or reduced price lunch)

Some colleges also require an essay and/or letters of recommendation.

For a complete list, see the [www.educationquest.org/pdfs/Apply2College/College\\_Application\\_Checklist.pdf](http://www.educationquest.org/pdfs/Apply2College/College_Application_Checklist.pdf) College Application Checklist at EducationQuest.org.

### Stay Organized

Mark deadlines on your calendar and create a folder for each school to store correspondence and brochures, and notes from campus visits.

### Get Help!

Keep in touch with admissions representatives at your top colleges. They will make sure you understand important deadlines and application requirements.

## Getting involved can pave the way to college

### By EducationQuest Foundation

Getting involved in extracurricular activities during high school can lead to scholarship opportunities, ideas for college majors and future careers, and admission into the college of your choice.

Activities can include volunteer and paid work, community service, clubs, sports, music, and church involvement. Choose activities where you can use your strengths or develop new skills.

Find an activity you can stick with, and take an active role to develop leadership skills. Colleges — and scholarship donors — will notice your commitment and contribution to your school or community.

Keep a written record of all of your activities by using the [www.educationquest.org/resources/activitiesresume/](http://www.educationquest.org/resources/activitiesresume/) Activities Resume at EducationQuest.org. This tool will help you build a resume for college, scholarship, and job applications.

To search for Nebraska-based scholarships, see ScholarshipQuest at EducationQuest.org.

# SENIORS...

A GUIDE FOR YOUR JOURNEY TO COLLEGE



- FALL**
- Take dual-credit courses to earn college credit — if available at your school.
  - Visit your top college choices.
  - Use *ScholarshipQuest* to look for scholarships.
  - Attend a College Fair or Educational Planning Program to meet with college representatives.
  - Attend a Financial Aid Program to learn how to pay college.
  - Apply to your top colleges. If your school has an *Apply2College* event, you'll get help during the school day.
  - Create an FSA ID at [fsaid.ed.gov](https://fsaid.ed.gov) (one for you and one for a parent). You'll need them for the FAFSA.
  - Complete the FAFSA at [fafsa.gov](https://fafsa.gov) on or after October 1 to apply for financial aid.
  - Expect a Student Aid Report (SAR) indicating your FAFSA was processed.
  - Retake the ACT and/or SAT. Colleges use your best score for admission and scholarship consideration.

**VISIT [EducationQuest.org](https://EducationQuest.org) to:**

- Sign up for *Countdown2College* monthly email tips.
- Update your *Activities Resume*.
- Research colleges using *College Profiles*.
- Find free FAFSA tools.
- Learn about Financial Aid Programs, College Fairs, and Educational Planning Programs.
- Find Nebraska-based scholarships via *ScholarshipQuest*.
- Use *Reality Check* to match your future career with your desired lifestyle.

- WINTER**
- Watch for acceptance letters from the colleges you applied to.
  - Be prepared for verification. The college(s) may request documents to verify your FAFSA information.
  - Expect financial aid award notifications from the college(s) you listed on your FAFSA.

- SPRING**
- Compare financial aid award notifications to see which college offers the best award package.
  - Continue to apply for scholarships. Many have spring deadlines.
  - Make your final college decision and notify the other schools.
  - Submit your housing deposit before the deadline.

- SUMMER**
- Attend new-student orientation at your college.
  - Apply for student loans, if needed. Your college will tell you how to apply.
  - Coordinate dorm purchases with your roommate.

# Myths of 529 college savings plans

By Kristin Ageton  
You're thinking to yourself: I want to save for college, but is there really a benefit to a 529 college savings plan? Here are common college savings plan myths we hear from parents.  
Wait — what is a 529 college savings plan, again? It is a state-sponsored way to save for college! NEST 529 is the name of Nebraska's plan. You can learn even more details on [www.educationquest.org/blog/whats-a-529-college-savings-plan/](https://www.educationquest.org/blog/whats-a-529-college-savings-plan/). (P.S. 529 refers to Section 529 of the Internal Revenue Code.)

- 1. If my child doesn't go to college, we lose all the money.**  
Not true! As the account owner, you have the flexibility to change the name of the beneficiary, or who the funds go to. You could change the name to a sibling, niece or nephew, future grandchild, or even yourself! If you really want to withdraw the funds for something else (called non-qualified withdrawals), the earnings portion will be subject to tax (including 10% federal) and penalties.
- 2. We have to use the funds in our home state.**  
Not true! These dollars can be used at most colleges and universities in the US, and even around the world.
- 3. My child will get scholarships to fully fund their college, so I don't need to save.**  
A 2018-2019 national survey showed parents covered 30% — or about \$7,800 — of college costs with their own savings and income. Scholarships and grants covered, on average, 31% of student costs. If you're thinking your child needs to take a little more responsibility in paying their own way, know that most do! Students covered 27% of costs from their own income, savings, and borrowing. But it's important to know that students have limits.
- 4. My child won't get financial aid if we have a 529.**  
The 529 plan funds are currently reported as a parent asset on the FAFSA. But income typically has a greater impact when determining financial aid your student will receive. If someone else (like a grandparent) owns the account, the value of the account will not be listed as an asset on the FAFSA. But when the student receives funds from the account, this amount should be reported on the FAFSA. This could impact the expected family contribution.

- 5. I don't have enough money to save for college — especially in a 529.**  
The beauty of a NEST 529 plan is no minimum contribution amount! When we opened our account for our son as an infant, we still had the looming hospital bill from his birth, and monthly daycare costs ahead of us. We started with only \$25 a month. Maybe you can only make \$5 a month work. The most important thing to remember: parents with a plan for paying for college have more than double the college savings than those without a plan.
- 6. It's too late to start a 529 — my child is too old.**  
While you may not benefit from the power of compounding interest over time, you could still reap the rewards of a tax benefit. If you are writing a check for a tuition bill, why not send that money through a 529 account, and get the tax advantage? (P.S. Nebraska account owners can deduct contributions made to their NEST account up to \$10,000 per year; \$5,000 if married filing separately.)  
Also, it feels a bit silly to say this, but: everyone's doing it. Most college savings are currently in 529 plans. This is a tried and trusted way families are preparing to pay for higher education. And in Nebraska, it is sponsored by your state treasurer's office.  
As a NEST 529 user myself, I would strongly encourage you to check out the plan (<https://www.nest529direct.com/home/enroll.html>). More importantly, why I have one for my son instead of stowing away cash in a savings account at my bank: because I won't touch it 'til he is ready for it. And I have a monthly deposit set up from my bank to the plan, so I don't have to think about contributing to it. It is simple — and has eased some anxiety about me paying for his college in the future.  
Don't let the myths of saving deter you! Start saving in a 529 now!

# Myths vs. Facts of Landing a Skilled Trade Job

(StatePoint) With the demand for skilled trade workers growing nationwide, you may be looking to launch your career, change professional paths, or hone current skills in order to advance in your industry.

- **Myth:** It will be hard to find training in my local area.
- **Fact:** There are numerous free resources available to connect you with local training opportunities. Veterans and their spouses for example, can seek career assistance from organizations such as [amvets.org](https://amvets.org). In the case of the HVACR industry, locating training organizations in your zip code is as

simple as visiting [natex.org](https://natex.org), which provides online services to English and Spanish speakers, as well as certification and recertification.

- **Myth:** All training programs are pretty much the same.
- **Fact:** Not all certification programs offer the same quality education, nor are they associated with the same breadth of job opportunities. Those in the HVACR industry, for example, can set themselves apart by getting North American Technician Excellence (NATE) training.  
"Not only do contractors prefer working with NATE-certified technicians, consumers look for this certification as well because it ensures that a knowledgeable, well-trained and highly experienced

technician will service their home heating or cooling system," says Anthony Spagnoli, NATE's director of training and education.

- **Myth:** Skilled trade careers don't offer room for growth.
- **Fact:** Skilled trade careers are in high demand today, offering long-term job security, a good living and room for advancement. To learn more about existing growth opportunities, tune into the podcast "Blue is the New White." Available for download on Apple Podcasts and Spotify, this is also a good resource for those seeking to get their foot in the door.
- **Myth:** Career support will be hard to come by once I receive my certification.

- **Fact:** Connecting with a seasoned professional who can act as your mentor is a great way to build relationships, network and learn as you go. This is especially important for those who have traditionally been underrepresented in a given industry. You can find mentors on-the-job, at industry events and through online resources such as Women in HVACR, which among its initiatives, connects young women in the industry with mentors. Visit [womeninhvacr.org/mentorship-to-learn-more](https://womeninhvacr.org/mentorship-to-learn-more).  
Looking to break into HVACR or another skilled trade industry? Check out available resources which can help you get trained, certified and employed with confidence.



# How Visualized Learning is Helping Students Succeed

(StatePoint) While yesterday's students once had to rely on the static images found in textbooks and overhead transparencies, today's students are being treated to a wealth of rich moving imagery with seemingly unlimited interactive potential.  
This is good news, as visualized learning can help students better grasp material. Here's how:

- Like the old saying goes, "a picture's worth a thousand words." Visuals have the potential to reduce

required reading, helping students absorb information more efficiently and with less fatigue.

- A visual aids a powerful memory that learners can fall back on, which can potentially improve retention of content. This may be especially handy during exams!
- Visual aids can help students identify relationships and patterns.
- The majority of students are visual learners. Incorporating this knowledge into classroom instruction is a practical measure. When a greater percentage of students get

the material the first time it's delivered, teachers ultimately have more time to help everybody else get up to speed.  
So exactly how are educators implementing visualized learning in the classroom? Many are turning to the latest models of projectors, which in some cases, offer features that far exceed their predecessors of even just a few years ago. In some cases, it only takes one click to enable teachers and students to delve right in, a valuable benefit, as most time-crunched teachers following a packed curriculum know.  
With the Casio XJ-S400 Projector, for example, image projection can be controlled not only from a desktop computer or laptop, but by smartphone or tablet from anywhere in the classroom, giving educators a wider choice of teaching styles. Thanks to features like these, as access to tablets and other personal devices widens, students will not only be able to view interactive material in the palm of their hand but also share what's on their screen with the entire class.  
With this projector model, collaboration and connection are simplified using Casio's Educational Solutions. Wireless features such as PC Remote and Moderator Function allow teachers to project their own PC display or select a student's PC display from anywhere in a classroom. Up to 40 PCs can be connected at one time and up to four PCs displayed on-screen simultaneously.  
As more schools adopt cutting-edge technologies that embrace visualized learning, students will see the benefits.

# 5 Tips for Managing Your Student Loan Debt

(StatePoint) Student loan debt is a fact of life for many college graduates and their parents, with borrowers owing approximately \$1.6 trillion in federal and private student loans in 2019. While some graduates easily repay their loans, others struggle to manage their debt.  
Nearly one-quarter of respondents in a recent CFP Board/Morning Consult survey reported they or someone in their household has student loan debt. Only 21 percent of respondents with student loans were very confident they could manage and pay off their debt. Another 21 percent knew their student loan debt would be overwhelming and were not at all confident in their ability to repay.  
The survey also highlighted the impact student debt can have on an individual's ability to achieve important milestones, such as saving for retirement. Approximately one-third of respondents said it was unlikely they would be able to contribute to a savings or retirement account while paying off their student loans, while nearly 50 percent said they would not be able to fund an investment portfolio.  
If you have student loans, a Certified Financial Planner (CFP)

professional can provide competent, ethical advice on managing debt while balancing a retirement fund and balancing other financial goals. Here are five tips to get you started:

- **Get organized.** Borrowers may miss student loan payments simply because they're unaware of the terms of their loans. Knowing how much you owe, to whom, and the terms of your loans can help you make informed budget and repayment decisions.
- **Consider consolidating loans.** Many students graduate with loans from multiple sources. Consolidating student loans simplifies repayment and may decrease the amount you pay monthly. However, keep in mind that consolidation isn't the best strategy for everyone. Evaluate your specific loans and learn more about what consolidation might look like for you.
- **Set up automatic payments.** Automatic payment plans save time, stress and, in some cases, money. Some lenders will decrease the interest rate on your loan (usually less than 1 percent) as an incentive to set up automatic debit payments. Even a small reduction can save you money in the long run.
- **Know your repayment**

options. There are several repayment plans for federal student loans. This includes options that lower monthly payments in proportion to income. Or, you can apply for a deferment or forbearance, which allows you to stop making payments for a certain period.

- **Get employer assistance.** Ask if your company offers financial assistance for school expenses or student loan payments. Although not directly related to student loans, if your employer matches employee retirement contributions, make sure you're maximizing that benefit. Failing to make your own contributions up to that match is likely leaving a significant amount of money on the table. Finding a balance between all your financial goals is important.  
For more debt management tips and to find a CFP professional near you who can help you review your options and determine the best plan for meeting your goals, visit [letsmakeaplan.org](https://letsmakeaplan.org). For questions or for more information about your specific loans, contact your student loan provider.  
With the right information and assistance, you can better manage student loan debt while preparing for the future.

# What to expect your freshman year of college

**By EducationQuest Foundation**  
Be prepared to make adjustments during your freshman year of college, especially the first semester. Here are challenges you may face.  
New experiences, new friends. It may be difficult to stay close to your high school friends because they no longer share your experiences. You may also become homesick. To gain a sense of belonging, attend freshmen orientation activities, get involved on campus, and find a part-time job. Stay busy and meet new people!  
Less structure. You'll go to bed later and get up later. You're in class for a total of three to four hours each day staggered throughout the day. You'll think you have plenty of time to study and will have an urge to procrastinate. Instead, use the time between classes to review notes and study.  
Created for free by <https://foxyutils.com>

Lots of reading. Talk to any current college student and they'll tell you the reading is "huge!" To avoid becoming overwhelmed, set small goals (10 pages at a time) and it will be easier.  
Weight gain. Oh...you'll complain about the dorm food. Everyone does. But it's pretty good and there's lots of it. Many students gain about 10 pounds by Thanksgiving. That's why it's important to use the fitness center and avoid late-night snacks.  
Getting your grades. "Wow, what happened?" Many freshmen ask that question when they get their first set of grades. Your professor will give you a syllabus at the beginning of the class. It's up to you to follow it. You typically won't get reminders about due dates for reading assignments or term papers, and study.

With this projector model, collaboration and connection are simplified using Casio's Educational Solutions. Wireless features such as PC Remote and Moderator Function allow teachers to project their own PC display or select a student's PC display from anywhere in a classroom. Up to 40 PCs can be connected at one time and up to four PCs displayed on-screen simultaneously.  
As more schools adopt cutting-edge technologies that embrace visualized learning, students will see the benefits.

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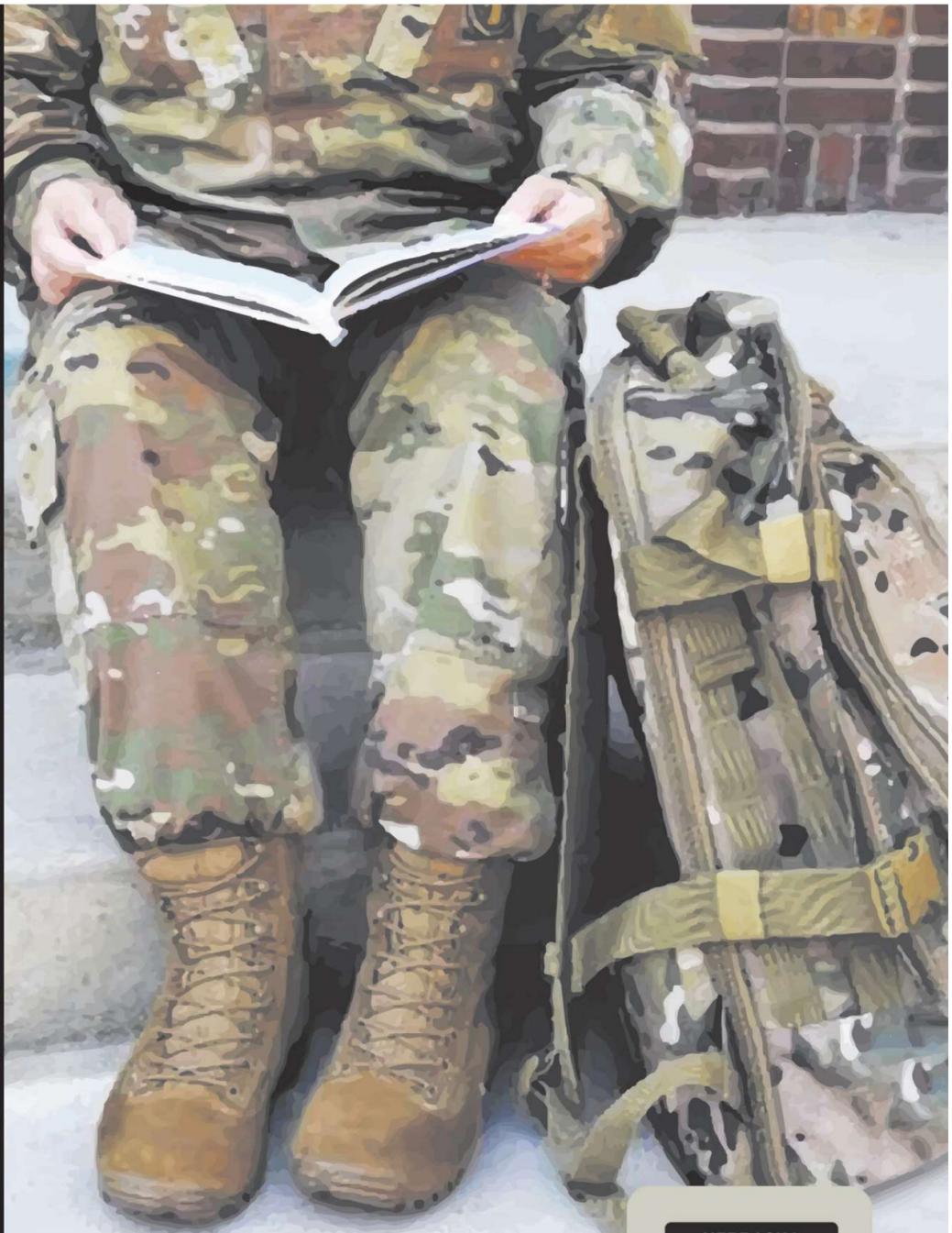
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PRIORITY DATE: MARCH 1	PRIORITY DATE: MARCH 1

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# 4 Ways to Stand Out as a Scholarship Applicant

By Allison Ourada

You may know all the tips to make your scholarship application stand out, but how do you stand out as a scholarship applicant? Check out the tips below to find out how!

**1. Be involved** - A lot of scholarships are looking for students who are involved in extracurricular activities. This can include activities through your school such as athletics, student leadership, clubs, arts, etc., but it can also include work history, volunteerism, clubs/athletics outside of school, and more. You don't have to be involved in everything, but it is a great idea to

find a couple of activities that you like and stick with them through your high school career. An Activities Resume is a great way to keep track of your extracurricular activities.

**2. Focus on academics** - Scholarships are not reserved just for the 'smart kids,' but doing well academically is a great way to be a good scholarship candidate. If schoolwork does not come naturally to you, now is a good time to enlist your teachers' help. With a good support system and a study plan that works for you, you can start your path to doing your best academically. Many scholarships are available for students with a GPA

above 2.0 (C average), and more scholarships are available for students with a GPA above 3.0 (B average).

**3. Be aware of your online presence** - If you have grown up with the internet, it can be hard to keep track of your online life. However, a great first step to getting your online presence under control is just to google your name (or your name plus your city if you have a common name) and see what comes up. If you see anything that you would be embarrassed for a scholarship committee or a college admissions representative to see, it is time to delete it. Comb through your social media and

delete any posts that do not put you in the best light.

**4. Develop your grit** - Grit is simply the ability to persevere despite setbacks or mistakes. Although you probably won't find a scholarship application that asks whether or not you have grit, persevering through obstacles is an important life skill that will impress a scholarship committee. You can develop your grit by not giving up when you come up against obstacles at home or in school. In a scholarship application, you will show that you have grit by working hard at school, challenging yourself with sustained effort in extracurricular activities (especially



complex skills such as instrumental music, foreign languages, or athletics, but any extracurricular activity can use grit), and learning from your mistakes.

Overall, scholarship committees are looking for well-

rounded students who are good investments for their scholarship funds. If you are involved and can present yourself in a good light, you can make yourself a good scholarship candidate.

# Tackling the FAFSA Verification Process

By Jacquie Butler

You've filed your FAFSA (Free Application for Federal Student Aid), but now the college is asking for additional information. You begin to question yourself, "How can that be? Did I do something wrong? What is this verification thing they're talking about?" Well, never fear...we've got the answers!

After you've filed your FAFSA, your information goes to the Federal Processing Center. Once there, it's reviewed to make sure all

Social Security numbers, dates of birth, etc. are a match with the information the Social Security Administration has on record. Next, they "crunch" the numbers reported on the FAFSA and then pass that information to the college(s) that you listed on your application. This is where verification comes into play.

**What is verification?**

Verification is required by the federal government and is a mini-audit of the information you

provided on your FAFSA. About one-in-three FAFSA filers are selected for verification. Actually, some colleges verify 100% of the students who submit their FAFSA...so as you can tell, it doesn't mean that you necessarily did something wrong on yours! Not all students that are selected for verification are chosen for the same reason. It could be any of (but not limited to) the following reasons:

- Inconsistent information
- Missing signatures

• Failure to use the IRS data retrieval tool

• Random selection

**How will you know if you're selected for verification?**

If you were chosen for verification, you'll be notified by the college via postal mail, e-mail, or your college-based student account. Carefully read any notifications from the college, and send any information they are requesting from you ASAP. Keep in mind: the college cannot process your financial aid if you ignore their requests, and missing the verification deadline could impact the amount of financial aid you receive!

**What documents might be**

**needed?**

Some of the more common documents requested include:

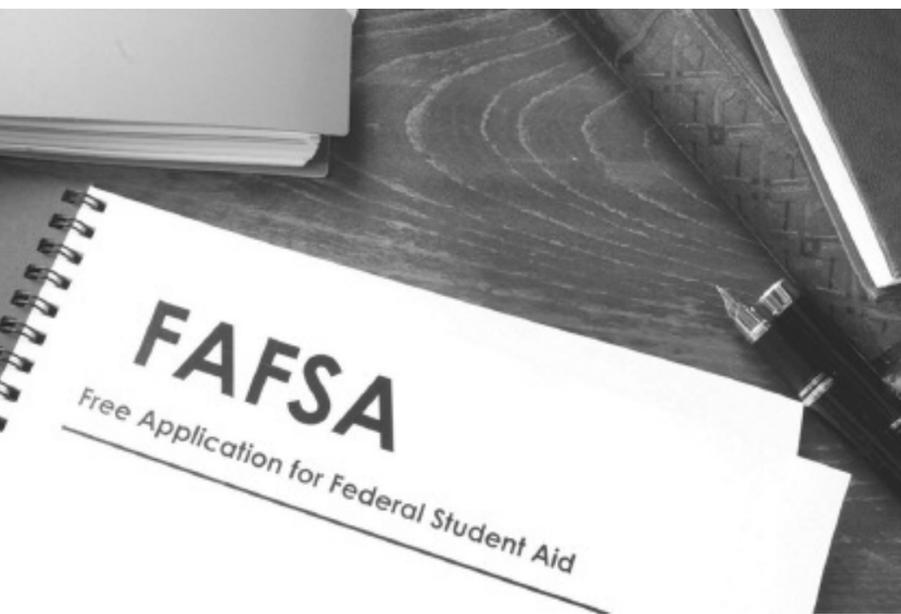
- Household verification form (who you reported in the household on the FAFSA)
- Printout of child support paid or received
- Proof of SNAP or food stamp benefits
- Copies of IRS tax transcripts and/or W2s
- Confirmation of non-tax filing status
- Court/caseworker documentation for guardianship, wards of court
- Clarification or documentation of other conflicting or inconsistent information

**How long does the verification process take?**

After you have turned in all necessary paperwork, the verification process typically takes about two weeks. Once your file is complete, the college will post your financial aid award notification to your student portal or mail your award letter to you.

**Who do I contact for questions?**

The FAFSA verification process isn't something that should cause anxiety or stress. If you have further questions or are unsure about what you need to do, contact your college's financial aid office or the Education Quest office nearest you!



# Have a minute for timely advice?

By EducationQuest Foundation

Many college students will tell you that a lack of structure and poor time management nearly led to their demise during their freshman year. Heed their warning and follow their "timely" advice:

Go to class! It's better to hear class information first-hand rather than trying to track down lecture notes later.

Use a planner every day. Schedule time for classes, work, studying - even socializing and exercising.

Use the class syllabus to plan

your workload. Divide large projects into manageable chunks and create shorter-term deadlines.

Study in blocks of time. Plan ahead with blocks of study time separated by brief periods to rest and clear your head.

Use the time in-between classes to review for a test, copy notes from a previous class, catch up on textbook reading, conduct research, or do other homework.

Learn to say "no" to activities that will interfere with you achieving your long-term goals.



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# The FAFSA is filed, what's next?

By Jeannine Phelan

We talk a lot about completing the FAFSA (Free Application for Federal Student Aid), but it's important to know what to expect next. Applying for financial aid is just the beginning of the process. Watch for communication from all the colleges you applied to and respond quickly. Here's an idea of what happens next.

## Expect a Student Aid Report

After you submit your FAFSA, expect a Student Aid Report (SAR) via an email link. It acknowledges that your FAFSA was processed, and indicates your Expected Family Contribution (EFC). Your EFC is what the federal government believes your family can contribute toward your education. The SAR will also indicate if you were selected for verification.

## Be Prepared for Verification

Watch your student account and email closely as the college(s) you listed on your FAFSA might

request documents to verify your FAFSA information. The federal government requires that one in three FAFSA files be selected for verification. The college(s) will not process your financial aid package until you provide the required documents.

## Expect an Award Letter

The colleges you listed on your FAFSA will notify you of the types and amounts of financial aid they're offering. You will only receive notifications from colleges that accepted you for admission. Accept or decline the financial aid packages by the deadline.

The colleges will use this "financial need" formula to calculate how much to award you in financial aid:

**Cost of Education (tuition, books, living expenses) - Expected Family Contribution (your FAFSA result) = Your Financial Need**

The colleges will award you as much of the "financial need" amount as possible. This <https://www.educationquest.org/11th-12th-grade-students/types-financial-aid/> could be a combination of scholarships, grants, work-study, and student loans.

## Select a College

In the spring of your senior year, compare your top colleges and make your final decision. Consider the academic program, social climate, distance from home, out-of-pocket costs, and the amount you'll need to borrow in student loans. All of these factors are important as you decide which college is the best fit for you.

## Apply for Student Loans

If you need student loans, your college will direct you to [studentloans.gov](http://studentloans.gov) to complete the necessary forms. Allow several weeks processing time.

Have questions about the financial aid process? Contact the Education Quest office nearest you.

# How Companies Can Help Employees With Student Loan Debt

(StatePoint) After paying monthly student loan minimums, many Americans have just enough to cover basic living expenses, which means that when unexpected expenses arise, they often end up defaulting on their student loans.

It's no wonder that student loan debt is a top financial stressor for so many. There's good news, though. Not only can employers help employees with student loan debt, but doing so is in everyone's best interest. Here's how:

## Reducing Anxiety

A growing number of employees are entering the workforce with student loan debt. About 43 million adult Americans carry a federal student loan, owing \$1.5 trillion in federal student loan debt, and Americans also owe an estimated \$119 billion in student loans from private sources not backed by the government, according to the Center for American Progress.

Experts say that this debt is causing anxiety and a distracted workforce, with many people spending hours of their workday wondering how to meet financial commitments. A majority of borrowers with student loan debt report being worried about paying off their student loans, according to research reported by [Phy.org](http://Phy.org) from the University of Missouri, research which also found a strong link between student loans and mental stress for borrowers.

According to research, those with student loans say that getting

help with refinancing or repaying their loans would ease their stress so they can focus on their job. When such assistance is offered, employees appreciate that their employer cares about their financial well-being, and ultimately becomes more engaged and involved in the success of the business.

## Refinancing Education

Some may wonder whether



refinancing is worth their time and effort, but research shows that many people who take out student loans have a high interest rate, and on average, borrowers take 20 years to pay off their student loan debts. Instead of continuing to pay a high rate for the lifetime of the loan, employers can work with education benefits providers, such as BenefitEd, to direct employees toward private refinancing options

such as U-fi. Even saving a small amount each month can substantially lower the total cost paid over the life of the loan.

Employees are likely to appreciate having the option to refinance loans as well as receive education and financial advice from their employers, say experts who name supporting employees' financial health as a great way to increase employee loyalty and engagement.

## Avoiding Loan Default

Nationally, the default rate on student loans is increasing. In 2018 alone, student loan delinquencies amounted to over \$166 billion.

Missed payments can affect someone's credit score for years. It can also affect employment opportunities as some employers are now checking candidates' credit scores before making job offers. If employees receive advice on refinancing their student loans or receive repayment assistance from employers, they'll be more likely to make their monthly payments and less likely to deal with the consequences of a poor credit score.

To learn more about how employers can support future and current employee financial needs, visit [youbenefited.com](http://youbenefited.com).

There are many ways companies can support their employees who are currently managing student loans, and when they do, experts say they'll have a happier, healthier and more grateful workforce.

# Types of financial aid

By EducationQuest Foundation

The FAFSA (Free Application for Federal Student Aid) is your application for federal, state, and college-based financial aid. Complete on or after October 1 of your senior year at [fafsa.gov](http://fafsa.gov). Depending on the results of your FAFSA, the types of aid you might receive could include the following:

**Scholarships** come from private donors or your college. Some are based on financial need, while others are based on academics, talents or community involvement.

**Grants\*** are awarded based on financial need and you don't repay them.

They include:  
Pell Grant  
Supplemental Educational Opportunity Grant (SEOG)  
Nebraska Opportunity Grant  
College-based grants

**Work-Study\***, also based on financial need, is a federal program that provides money you earn by working a part-time job provided by the college.

**Loans\*** are a type of financial aid you must repay. Some are in

your name and some are for parents.

Types of loans include:  
Direct Subsidized Loan (the federal government pays the interest while you're in college)  
Direct Unsubsidized Loan (you pay the interest)  
Direct PLUS Loan (for parents)

A few weeks after you submit your FAFSA, the colleges you listed

on the form will send you an award notification detailing the types and amounts of aid you're eligible to receive.

For more details about financial aid and student loans, see the Paying for College section at [EducationQuest.org](http://EducationQuest.org).

\*These types of financial aid are based on FAFSA results.



# What are you going to major in?

By EducationQuest Foundation

It's a simple question, but the answer may be tough. While you don't have to start college with your major already decided, it's helpful to have a general idea of what you want to study.

Follow these steps in high school to help you make your "major" decision.

**1. Evaluate your skills and interests.** Personal Strengths – what adjectives describe you? Talents – what do you do well? Interests – what do you enjoy? Values – what's important to you?

**2. Gather facts about majors that interest you.** Talk to your school counselor about your selections,

and look at advanced classes in each major. Some students change majors because they become disillusioned with upper-level courses.

**3. Job shadow.** By observing different careers, you may find some that suits you while you cross others off your list.

Follow these steps after you get to college:

**1. Join student organizations** that relate to potential careers. You'll meet other students with similar interests and discover if the fit is right.

**2. Make good use of your electives.** Along with core

requirements during your freshman and sophomore year, take electives that are in your potential major.

**3. Declare your major before your fourth semester of college.** This should allow you to finish in four years if you enroll full-time each semester and remain in good academic standing. Talk to your academic advisor about majors, such as education, that may require you to declare when you enter college.

Don't just settle on a major. Take your time, explore your options and make a good decision. Then you can avoid making college a "major" disappointment.

## COLLEGE CHECKLIST FOR ADULT LEARNERS

If you're interested in pursuing a degree - or finishing a degree you previously started - these steps will help you through the process.

- 1) LEARN ABOUT CAREER OPTIONS.**
  - Take a career assessment at:
    - The college you're interested in attending
    - An EducationQuest location
    - [CareerOneStop.org](http://CareerOneStop.org) or [MyNextMove.org](http://MyNextMove.org)
  - Learn about career opportunities in Nebraska at [NEWorks.Nebraska.gov](http://NEWorks.Nebraska.gov) and [H3.ne.gov](http://H3.ne.gov).
- 2) COMPLETE THE COLLEGE APPLICATION PROCESS.**
  - Visit the college(s) you're interested in attending. Ask about:
    - Academic programs that match your career interests
    - Alternative class schedules to fit your needs
    - Admission requirements and deadlines
    - The cost of tuition, fees, books, and supplies
    - When to apply for financial aid
    - Scholarships for adult learners
    - Availability of services such as:
      - tutoring
      - career counseling
      - computer labs, child care
      - Student Support Services (for those who qualify)
  - Apply for admission. If you have college credit from another institution, discuss transferring your credits with an admission representative.
  - Set up your student account on the college's website.
  - Take placement tests, if required by the college.
  - Meet with an academic advisor to select and register for classes.
- 3) COMPLETE THE FINANCIAL AID PROCESS.**
  - Apply for scholarships. Ask about scholarships offered by your college, and see [ScholarshipQuest](http://ScholarshipQuest) at [EducationQuest.org](http://EducationQuest.org) for a list of free search sites.
  - Create an FSA ID (Federal Student Aid ID) at [fsaid.ed.gov](http://fsaid.ed.gov). This user name and password is required for the FAFSA (Free Application for Federal Student Aid).
  - Complete the FAFSA at [fafsa.gov](http://fafsa.gov). This is your application for federal, state, and college-based financial aid. Complete the form at least 4 to 6 weeks before school starts.
    - Expect a Student Aid Report (SAR) acknowledging that your FAFSA was processed. You'll receive an email with a link to access your SAR.
    - Renew the FAFSA every year you're in college.
  - Be prepared for verification. Watch your student account and email closely as the college might request verification of your FAFSA information. The college will not process your financial aid package until you provide required documents.
  - Expect a financial aid award notification from your college listing the types and amounts of financial aid they're offering. This could be a combination of grants, work-study, student loans, and scholarships. Accept or reject the financial aid package by the deadline.
    - If you don't receive the notification within three weeks after submitting your FAFSA, contact the college financial aid office.
  - Apply for a student loan, if necessary. You'll apply at [studentloans.gov](http://studentloans.gov), but your college will provide instructions.
  - Ask your employer if tuition reimbursement is available.

**FIND ADDITIONAL RESOURCES AT [EducationQuest.org](http://EducationQuest.org)**

**FOR FREE HELP WITH COLLEGE PLANNING, CONTACT THE LOCATION NEAREST YOU.**

	<b>OMAHA</b> Rockbrook Village 11031 Elm St. 402.391.4033 888.357.6300	<b>LINCOLN</b> 1300 O St. 402.475.5222 800.303.3745	<b>KEARNEY</b> 2706 Second Ave. 308.234.6310 800.666.3721	<b>SCOTTSDLUFF</b> 1601 E 27th St. 800.303.3745 ext. 6554
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# Academic Requirements for College Admission

By EducationQuest Foundation

Did you know that colleges—particularly four-year colleges and universities—require you to take certain courses during high school to qualify for admission?

Work with your school counselor to create a four-year plan that will ensure you're prepared for college. If you complete (and pass) these courses in high school, you should qualify for admission to any college in Nebraska:

**English** - 4 years of intensive reading and writing.

**Math** - 4 years including Algebra I, Algebra II and Geometry, and an additional year that builds on your knowledge of Algebra

**Social Studies** - 3 years including American History and World History, one additional course in History, American Government and/or Geography, and a third course in Social Sciences.

**Natural Sciences** - 3 years including Biology, Chemistry, Physics or Earth Sciences. One course must include laboratory instruction.

**World Language** - 2 years of the same language.

Check the websites of colleges you're interested in attending to learn their specific requirements for admission.

# Wayne State College



## FOCUS ON YOU FRIDAY

A program for high school seniors and their families.

- February 7, 2020
- February 28, 2020
- March 20, 2020
- April 3, 2020
- April 17, 2020

Students choose Wayne State College for a variety of reasons — our strong academics, personal attention, smaller campus, affordable tuition, and caring faculty. All of these things will make the four years you spend on campus memorable.

We invite you to come experience all that Wayne State has to offer. Explore our programs, tour our campus, and meet our faculty. Our focus is your future.

## START YOUR COLLEGE SEARCH SATURDAY

A program for high school juniors and their families.

March 21, 2020

## SPANISH VISIT DAY: Dia de Familia

A program for Spanish-speaking students and their families.

April 4, 2020

Check out Wayne State College at [explorewaynestatecollege.com](http://explorewaynestatecollege.com)

## THE WILDCAT EXPERIENCE

A visit based on your interests that includes time with our admissions staff and a faculty member.

Monday-Friday, 9:30 a.m. or 12:30 p.m.



Schedule your visit today at [www.wsc.edu/visit](http://www.wsc.edu/visit)

### Wayne State College

1111 Main St. • Wayne, NE 68787

402-375-7234 • 1-866-WSC-CATS

[www.wsc.edu](http://www.wsc.edu) • Member, Nebraska State College System



UNIVERSITY OF NEBRASKA **UNK** KEARNEY

# BE BLUE. BE GOLD. BE BOLD.

## \$9,154

average scholarship/  
grant award per UNK  
freshman in 2018

## 70%

of Lopers receive  
internship or field  
experience. Connect to  
bigger opportunities

## 92%

of Lopers get hired or  
continue education  
right after graduation

(according to internal survey data)



Ask big questions. Plan your next move. Study abroad. Join a club.  
Be a leader. Find your passion. Take on a challenge.  
Build a winning résumé. Create your best life.

## UNK IS THE PLACE TO BE BECAUSE **BOLD IS GOOD.**