

PLAN

APPLY

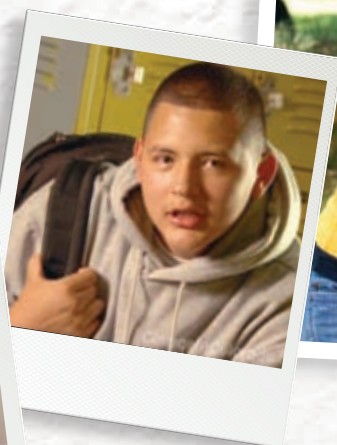
PAY

CollegelnColorado.org
GO FURTHER  GO TO COLLEGE

College Guide

A GUIDE TO HELP STUDENTS **PLAN**, **APPLY** & **PAY** FOR COLLEGE

All I Know...
we need help getting started!



2008-2009

STATE OF COLORADO

OFFICE OF THE GOVERNOR

136 State Capitol Building
Denver, Colorado 80203
(303) 866 - 2471
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Bill Ritter, Jr.
Governor



Dear Student:

One of the primary reasons I ran for Governor was to ensure that a college education remains available to and affordable for every Colorado student who wants to succeed, regardless of their income or location. This is why I am pleased that you have selected this guide to help you plan for your future, one of the most important steps you can take.

Did you know that someone with a college degree typically earns \$1 million more than a high school graduate over a lifetime? It's true. A college education also gives its holder a greater awareness of and appreciation for the people, traditions, environment, and institutions of our world. Without question, a college education is one of the most important investments you can make.

This guide, as well as the Website, www.CollegeInColorado.org, contains important information that will help you and your family prepare for college, including information about how to select a college or university that is a good fit; links to applications for admission; financial aid calculators and estimators; and material designed to help you register and prepare for college entry exams (ACT and SAT).

From firsthand experience, I know that planning, applying and paying for college can seem a little overwhelming. You see, I grew up on a small farm east of Aurora, the sixth of 12 children. In my family, money was always tight and finding time to plan for your future was often challenging. Nonetheless, I eventually made it to college. I worked hard to put myself through college – earning my undergraduate degree from Colorado State University and my law degree from the University of Colorado – but I couldn't have done it without financial aid. Today, two of my four children are in college and the other two are planning for this next chapter in their education, just like you. Though I've learned a lot about planning for and getting into college over the years, it's still challenging! Thankfully, www.CollegeInColorado.org is available to help students and their families plan, apply and pay for college.

Remember, it is never too early to start planning for college. Whatever you may want to do in life, a college-level education can help. Also, never forget that college is possible. Colorado has a robust system of postsecondary education that ensures that all students with interest and ability will have access.

With every good wish as you plan your future,

Bill Ritter, Jr.
Governor, State of Colorado

The *College Guide* is your workbook as you wade through the college planning process, and is designed as a resource to help you better navigate the www.CollegeInColorado.org Website.

How to use this college guide

1. Take out a highlighter and a pencil.
2. Start with the **Plan** section. **Plan** is designed to help you determine that you are making the right choices for after high school.
3. As you are reading the **Plan** section, answer the questions and highlight points that are of interest to you. Use these answers and highlights on the corresponding **Plan** page on www.CollegeInColorado.org.
4. Once you feel you have narrowed down what you want to do after high school, move onto the **Apply** section.
5. The **Apply** section is designed to help you pick the best college or university for you.
6. As you are reading the **Apply** section, answer the questions and highlight points that are of interest to you. Use these answers and highlights on the corresponding **Apply** page on www.CollegeInColorado.org.
7. Once you feel you have selected the right schools for you, move onto the **Pay** section.
8. The **Pay** section is designed to help you find ways to pay for college.
9. You may want to read this section with a parent, mentor or counselor.
10. As you are reading the **Pay** section, answer the questions and highlight points that are of interest to you. Use these answers and highlights on the corresponding **Pay** page on www.CollegeInColorado.org.

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Website Navigation
Guide**

COF

PLAN

APPLY

PAY

STATEWIDE
RESOURCES

FOR
EDUCATORS

EARLY ACHIEVERS
SCHOLARSHIP

COLLEGE
OPPORTUNITY FUND

College Planning
Timelines

What's New?

Training, Outreach &
Resources

Scholarships!

Domonique Foxworth's College
Tip of the Month

Scholarships

Which careers are
of most interest
to you?



Career
Planning

READ MORE

Team→CIC

College
Comparisons and
Campus Tours

Join TEAM→CIC to
your school.

Click on Training, Outreach &
Resources for more information.

PLAN

Explore your dreams for the future and create a plan to achieve them.

- [Choices@ career Explorer](#)
- [Choices@ career Planner](#)
- [Higher Education Opportunities](#)
- [High School Coursework Planner](#)
- [SAT/ACT Test Preparation](#)
- [College Planning Timelines](#)

Test
Prep

APPLY

Find the college program that's right for you and apply today.

- [Compare Colleges Side-By-Side](#)
- [Virtual Campus Tours](#)
- [Campus Matching Assistant](#)
- [Colorado Online Applications](#)
- [Applying for Financial Aid](#)
- [Guía Universitaria en Español](#)

College
Applications

PAY

College is an option for every student regardless of income.

- [Before I Go](#)
- [When I Go](#)
- [After I Graduate](#)

Financial Aid
Information

En Español

Things to Think About. . .

Where do you want to go?

- What career do you want to pursue after high school?

How do you get there?

- Two-year college– associate degree
- Four-year college/university– bachelor's degree
- Career occupational and technical school– certificate program

Are you on the right track?

- Make sure you are taking the right classes at your high school.



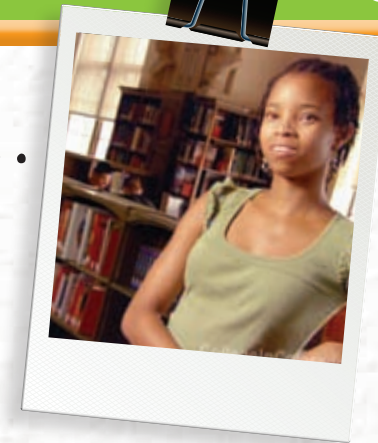
To Do

- Create a free account on CollegelInColorado.org.
- Meet with your counselor.
- Explore career options.
- Prepare to take the ACT/SAT exams.
- Make sure you are meeting graduation requirements.
- Get involved in school and community activities.
- Decide what you want from higher education. What fits your personality and interests?

Where to go
for help

All I Know...

is I want to go to college, but
don't know where to start.



CollegelInColorado.org

www.CollegelInColorado.org is a **free** Website to help you with the college planning process.

This guide and www.CollegelInColorado.org can help you every step of the way— as early as middle school throughout your senior year.

"Good plans shape good decisions.
That's why good planning helps to
make elusive dreams come true."
— Lester R. Bittel

You can do it on
CollegelInColorado.org
for FREE!

- Explore/plan careers.
- Take personality tests.
- Find college fairs in your area.
- Look at timelines.
- Take ACT/SAT practice tests.
- Plan and track high school classes.
- Look into summer prep programs.
- Find other resources to help plan for college.
- Find a pre-collegiate program.



Understanding the Higher Education Admission Requirements (HEAR)

In 2003, Colorado adopted the Higher Education Admission Requirements (HEAR), which are entry requirements for students planning to attend any of Colorado's public four-year colleges or universities. The requirements go into effect in two phases: Phase I for students graduating in 2008 & 2009, and Phase II for students graduating in 2010 and beyond. Private colleges and universities set their own admission standards, so students should contact those institutions directly for information regarding their enrollment policies. Additionally, public two-year colleges have open enrollment policies, meaning that students applying to these schools do not need to meet the following admission requirements.

Students planning to attend a four-year college or university in Colorado will need to complete the following classes in order to fulfill the Higher Education Admission Requirements. In addition to the Higher Education Admission Requirements, students must also meet the Admission Eligibility Index on pages 42 and 43.

Meeting the Higher Education Admission Requirements does not guarantee admission to a four-year public institution. Colleges and universities may have additional requirements.

Academic Area*	2008/2009 Graduates	2010+ Graduates
English**	4 years	4 years
Mathematics (Must include Algebra I, Geometry, Algebra II or equivalents)*	3 years	4 years
Natural/Physical Sciences (two units must be lab-based)***	3 years	3 years
Social Sciences (at least one unit of U.S. or world history)	3 years	3 years
Foreign Language	not required	1 year**
Academic Electives****	2 years	2 years

* CCE, CDE, and School Districts are developing standards for alternative demonstration of proficiency to be accepted in lieu of course completion. For course guidelines see paragraph 4.01 of the Admissions Standards Policy.

**Two units of ESL English may count for HEAR requirements when combined with two units of successfully completed college preparatory English.

***College-preparatory ESL mathematics/science courses that include content and academic rigor/level comparable to other acceptable courses may satisfy HEAR requirements.

****Acceptable Academic Electives include additional courses in English, mathematics, natural/physical sciences and social sciences, foreign languages, art, music, journalism, drama, computer science, honors, Advanced Placement, International Baccalaureate courses, and appropriate CTE courses.

The Colorado Commission on Higher Education does not review individual high school courses to determine whether or not they meet Colorado's Higher Education Admissions Requirements. Because local school districts in Colorado oversee their high school curricula and colleges and universities establish their own entrance requirements, it is their discretion to determine what coursework meets the Higher Education Admission Requirements.

For more information, please contact Julie Carnahan at JCarnahan@cche.state.co.us.

The above courses are required for admission into:

Adams State College

Metropolitan State College of Denver

Colorado School of Mines

University of Colorado - Boulder

Colorado State University

University of Colorado – Colorado Springs

Colorado State University – Pueblo

University of Colorado – Denver & Health Sciences Center

Fort Lewis College

University of Northern Colorado

Mesa State College

Western State College

Please note: Compliance with HEAR guidelines is necessary for acceptance, but is not a guarantee of admission to a state-supported institution of higher education. Visit CollegInColorado.org, and search the institution online to see if you meet the entrance requirements.

Are you taking the right classes?

Earn College Credits While in High School

Yes you can!

Ask your counselor about:

- College courses during your junior and senior year;
- High school fast-track programs;
- Post secondary enrollment options;
- Advanced Placement classes and International Baccalaureate courses.

→ Step 1: Use this chart to track your classes.

Academic Area	Freshman	Sophomore	Junior	Senior
English				
Mathematics				
Natural/Physical Sciences				
Social Sciences				
Foreign Language				
Academic Electives				

Talk to your counselor on a regular basis to make sure you are meeting HEAR and college entrance requirements.

→ Step 2: Use CollegInColorado.org Coursework Planner

What type of degree do I want?

FACT:

In Colorado, students may transfer course credits attained from one public higher education institution to a two- or four-year public institution.

- If you want to start out at a public two-year institution and then transfer to a four-year institution, your credits will likely transfer with you.

WHAT'S A BACHELOR'S DEGREE?

A bachelor's degree usually involves four or more years of study at a college or university, depending on how many classes you take each semester. The first two years are primarily general education, with courses that complement your major during your junior and senior years.

WHAT'S AN ASSOCIATE DEGREE?

An associate degree is normally a degree for which students:

- Complete up to two years of general education;
- Plan to enroll in a two-year community college and later transfer to a four-year institution; or
- Combine some general education with vocational training for a specific career.

CERTIFICATE PROGRAM

A certificate program is typically for job-oriented students seeking shorter training to prepare to enter the workforce. Credit hours vary depending on the study, and can range from one semester to two years.

→ **Step 1:** Answer these questions to help you narrow your options:

What subjects do you like? _____

What are your passions and interests? _____

How long do you want to be in school? _____

→ **Step 2:** Go to CollegInColorado.org and take career tests to help narrow your search.

What's a major?

Webster's dictionary defines a major as:

(n.) Main field of study

Tip #1:

Know the requirements for your major, before and during your college career.

Tip #2:

Talk to your professors, academic advisors and high school counselors for help in selecting a major and career.

Tip #3:

You can select a major after you apply to the college of your choice.

Tip #4:

It is OK to change your major - keep your options open if you are unsure.



All I Know...

is I want to major in math
and join a sorority.

"A Major Translation"

THE CLASSES YOU LIKE IN HIGH SCHOOL CAN HELP YOU DECIDE ON A MAJOR!

IF YOU LIKE:

YOU MIGHT WANT TO MAJOR IN:

Art	Advertising, Art History, Graphic Design, Fashion Design, Animation, Video Game Design
Biology	Pre-med, Nursing, Zoology, Anatomy, Kinesiology, Dentistry
Business	Real Estate, Tourism, Hospitality, Accounting, Marketing
Chemistry	Biochemistry, Biomedical Engineering, Volcanology, Education, Geology, Oceanography
Computer Sciences	Computer Repair, Multimedia, Video Game Design, Software Engineering
Drama/Theater	Broadcasting, Film Production, Theater, Education, Costume Design
English	Advertising, Journalism, Communications, Media Studies, Special Education
Food/Home Ec	Nutrition, Fashion Design, Education, Culinary Arts
Foreign Language	International Business, Sign Language, International Relations, Foreign Language, Translation and Interpretation
Geography	Education, Population Studies, Emergency Disaster Programs, African Studies, Ecotourism
History	Peace and Conflict Studies, Art History, Classic History, Education, Anthropology
Math	Accounting, Economics, Insurance & Risk Management, Engineering
Music	Music Therapy, Music Education, Jazz Studies, Conducting
P.E./Sports	Exercise Physiology, Physical Training, Kinesiology, Sports Broadcasting
Physics	Engineering, Astronomy, Forensic Science, Volcanology, Atmospheric Sciences
Psychology	Psychology, Speech Language Pathology, Sociology, Counseling, Ethics, Genetics
Shop/Mechanics	Metal Working, Jewelry Making, Engineering Technology, Mechanical Engineering, Automotive Repair

Find information on majors and careers, and a school to match, online at... CollegInColorado.org.

Don't think a four-year degree is for you?

Two-year associate degrees and certificate programs can help you with mastering these careers too!

SUBJECT YOU LIKE:	TECHNICAL/OCCUPATIONAL SCHOOL	2-YEAR COLLEGE
-------------------	-------------------------------	----------------

Art	Cosmetology	Interior Design
Biology	Nursing/EMT	Marine Science and Oceanology
Business	Real Estate Appraiser	E-Commerce
Chemistry	Fire Science Technician	Pharmacy Technician
Drama/Theatre	Theatre	Film/Video Technology
English	Legal Secretary	Paralegal
Food/Home Ec	Restaurant Management	Culinary Arts
Foreign Language	Office Management	Bilingual Education
Geography	Horticulture and Landscaping	Forestry
History	Criminal Justice	Women's Studies
Math	Airframe Mechanics	Insurance Adjustor
Music	Music	Fine Arts
P.E./Sports	Fitness Trainer	Physical Education
Physics	Electrician	Aviation Technology
Psychology	Early Childhood Education	Alcohol and Drug Abuse Counselor
Shop/Mechanics	Sport Vehicle Technology	Construction Management

 Helpful links on CollegInColorado.org

- Campus Matching Assistant
- Career Explorer & Planner

CollegIn Colorado
Career
Explorer

Search for these careers on CollegInColorado.org

- Comic Illustrator
- Toy Designer
- Crossword Puzzle Writer
- Animal Trainer
- Embalmer
- Snowboard Designer
- Nuclear Power Plant Operator
- Orchestra Conductor

The screenshot shows the website's navigation bar with 'PLAN' selected. The main content area is titled 'Explore Career Options' and includes a list of links on the left, a central text block, and two tool descriptions at the bottom.

PLAN
[Explore Career Options](#)
 Choices Explorer
 Choices Planner
 Career Self-Assessments
 Quick Career Lookups
 Hands-On Career Exploration
 Résumé Builder
 Off-Site Resources
 My Account Careers

Higher Education Opportunities & Requirements
High School Coursework Planner
ACT/SAT/GRE Test Preparation
College Planning Timelines
Add An Advisor
College Fairs in Colorado

PLAN →
Explore Career Options

We know that people of all ages dream about achieving a better future for themselves and their families. This section of CollegInColorado.org is all about exploring those dreams and creating a solid plan to achieve those dreams.

In general, we help by walking you through the following:

- Understanding yourself - careers you might want to pursue - by offering a series of surveys or "assessments" to complete;
- Understanding how to prepare for careers of interest, through education and hands-on learning, as well as gaining knowledge about what it's really like to work in a specific career;
- Mapping out a plan to achieve your dream;
- Acting on each step of your plan over time.

There are many ways to prepare for a career. Although most careers today require some type of education beyond high school, you don't always need a four-year college degree to be successful. Be sure to read all about different **educational opportunities and requirements**. Some careers may expect on-the-job training in addition to classroom work.

Choices Explorer
 Expand your knowledge about the world of exciting career possibilities.

Choices Planner
 Compare and begin to zero in on careers of strong interest to you. Determine what activities and classes you should complete in high school and after high school in order to prepare for success.

Learn about:

- Salaries
- Education needed
- Colleges offering coursework in these careers

For Middle School

For High School

REVIEW

- ➔ Step 1: Go to CollegInColorado.org.
- ➔ Step 2: Create an account if you don't have one.
- ➔ Step 3: Click on **PLAN**, then Career Explorer or Career Planner. Explorer if you are not sure what you want to do; Planner if you think you have narrowed your search.

Check out
Career-o-matic
in
Career Explorer.



Getting a college degree pays.

College graduates earn **\$1 million more** over their lifetime than people with a high school diploma.

College Degree
\$58,866

Advanced Degree
\$70,803

High School Diploma
\$33,419

Some High School
\$24,721

National average salaries per year.
Source: US Census Bureau

For detailed information go to www.CollegInColorado.org.

My Notes

PLAN

Things to Think About. . .

When applying for college there are a range of options. . .

- What kind of school do you want to attend, two-year, four-year or vocational school?
- Where do you want to live?
- How long do you want to be in school?
- How do you apply?
- What type of campus are you looking for?
- What extracurricular activities does the school offer?

To Do

- Know what qualifications are necessary to be accepted at the colleges/universities to which you apply.
- Make sure you are meeting course requirements for high school graduation, and for the colleges/universities that interest you.
 - o You will have to take courses over again if you don't meet the right criteria at the certain college/university you choose.
- Make sure you have taken the ACT/SAT and that your score will meet the requirements of your desired schools.
- Keep your portfolio or resume updated so it is easy to answer application questions and apply for scholarships.
 - o This includes classes, work experience, volunteering, sports, clubs, etc.
- Visit college campuses that you might be interested in attending, or to simply get a feel for college life.

Where to go
for help



CollegelInColorado.org

What you can do on
CollegelInColorado.org
for FREE!

- Search for colleges/universities based on your interests and needs.
- Take virtual campus tours of colleges/universities inside and outside of Colorado.
- Compare colleges side by side.
- Apply for Colorado colleges/universities online.
- Make sure you are meeting the Higher Education Admission Requirements (HEAR).
- Take ACT/SAT practice tests.
- Use the "resume builder" to keep up to date with accomplishments, classes, sports, volunteer experiences, clubs, etc.
- Find college fairs in your area.
- Let colleges know you want to receive information from them.

What kind of college campus are you looking for?

Check off what is important to you.

FIND COLLEGES THAT MATCH YOUR INTERESTS AT COLLEGEINCOLORADO.ORG.

TIP:

Use this list when talking with college recruiters.

Academics

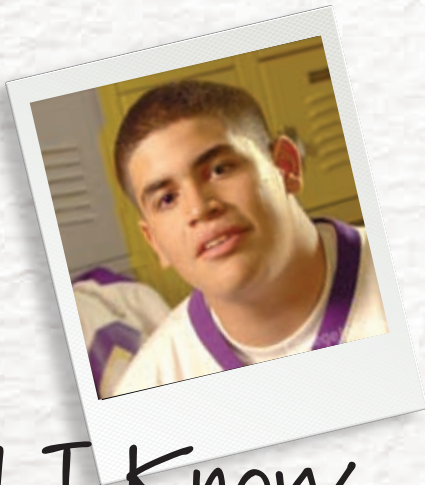
- Activities/services for academic support
- Relationship with professors
- Smaller classes
- Large lecture halls
- Who teaches freshmen classes?
- Academic advisor provided at the beginning of freshmen year
- Study abroad programs
- Undergraduate research opportunities
- Two-year program at four-year college
- Internship opportunities on and off campus
- Tutoring
- Credits that transfer to another school (two-year to a four-year)
- Majors they offer
- Public or private school
- Major requirements
- Graduate programs
- Summer internship programs
- Large success of finding a job after graduation?
- _____
- _____

Student life

- On campus living
- Off campus living
- Large campus
- Smaller campus
- Can I work while going to school?
- Clubs, special interest groups
- Varsity sports
- Intramural/club sports
- Sorority or fraternity?
- On-campus child care
- Family living
- Campus safety
- Male to female ratio
- Percentage of students from certain ethnic groups
- Percentage of residents/non-residents
- Religious institution
- Distance from home
- In a large city or small town
- _____
- _____
- _____

Don't forget to consider
the costs of
college when applying.

Are these
important
to you?



All I Know...
is I need help paying for college.



Financial aid

- Price of school
- Cost of living
- Scholarship opportunities
- Work study availability on campus

Jobs

- Are there jobs on campus?
- Are there jobs near the campus?
- Will I be able to juggle classes with work?
- Job finder/placement program?

FIND THE RIGHT COLORADO COLLEGE FOR YOU:

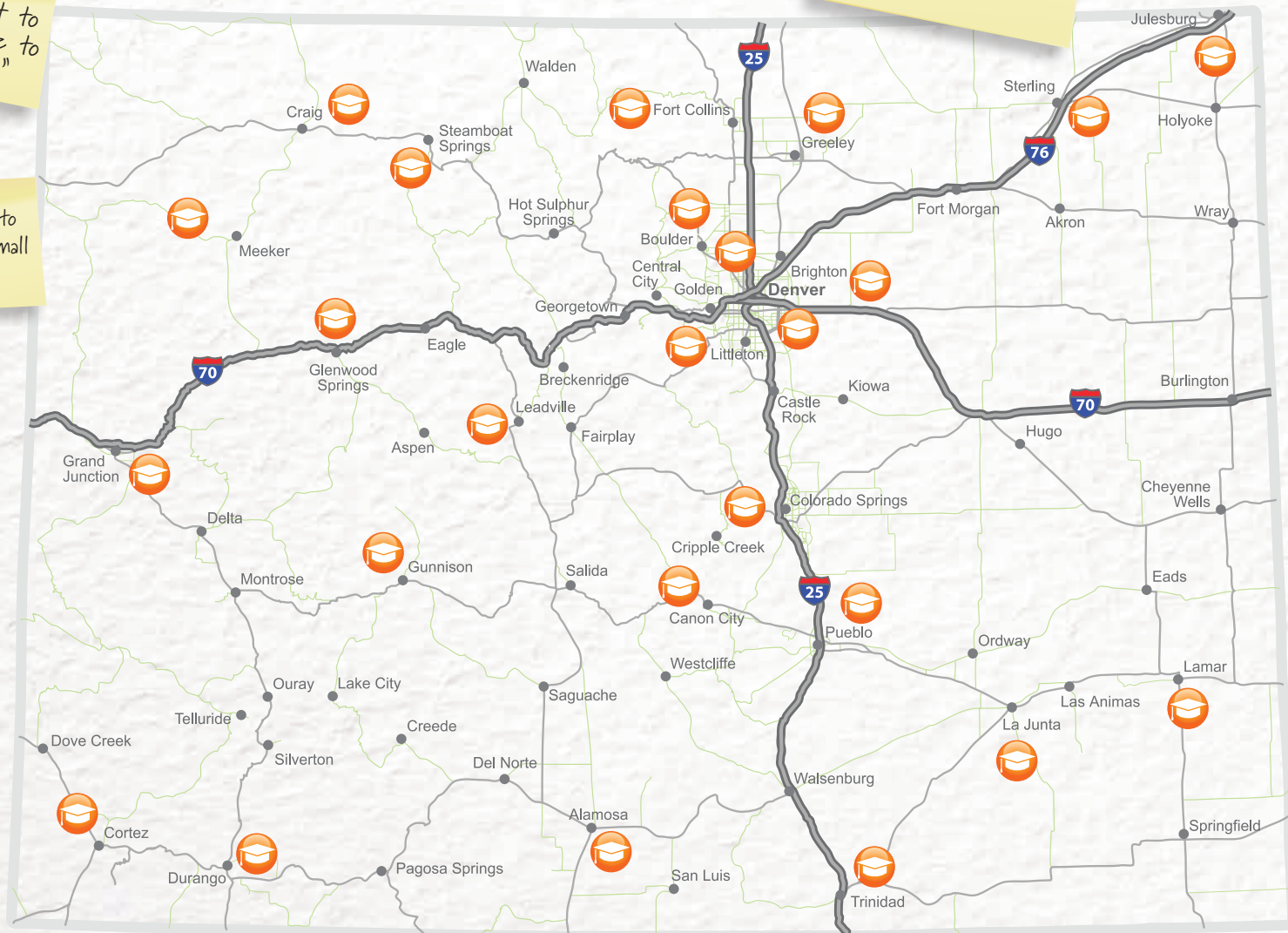
Search by
ZIP CODE on
CollegelInColorado.org

"I want to
be close to
home."


"I want to
move far
away."

"I want to
be in a small
city."

"I want to be
close to the
mountains."



You can also do a search for colleges/universities outside of Colorado on CollegelInColorado.org

 Denotes a Colorado 2-year, 4-year or occupational/technical college is in this area. For a complete list see page 45.

Campus Matching Assistant— found on CollegInColorado.org.

"I want a ski club."

"I want to live on campus."

All I know...
is I like larger classes.

"I want to look at two-year colleges."

"I need more personal attention from teachers."

"I want to go to a public school."

"I want to be an engineer."

"I want a private school."

"I want to play soccer."

"I need help finding a certification program."

"I want to transfer after going to a community college."

CollegInColorado.org
GO FURTHER → GO TO COLLEGE

Search []

• Help • About Us
• Log On • Create An Account • My Account

HOME PLAN APPLY PAY STATEWIDE RESOURCES FOR EDUCATORS EARLY ACHIEVERS SCHOLARSHIP COLLEGE OPPORTUNITY FUND

APPLY
Compare Colleges Side-by-Side
Virtual Campus Tours
Campus Matching Assistant
Statewide
Two Year
Four Year
My Account
Distance Search
Colleges Outside of Colorado
Colorado Online Applications

APPLY →
Undergraduate Campus Matching Assistant
You must select at least one preference below.

Definition of Terms

Institution type: No preference
Total enrollment: No preference
College housing available to undergrads: No preference
Student/Faculty ratio: No preference
Setting: No preference
Sports: No preference
Major: []
View Matching Campuses

Compare Colleges/Universities side by side

All I Know...

Are you looking for colleges/universities outside of Colorado? You can find the same kind of information about out-of-state schools on CollegInColorado.org.

"I don't care where I go as long as it's affordable."

Too far away to check out the campus?

→ Take a virtual tour.

Want to compare schools within a state?

→ Use the "Comparative View."

"I can't afford to start at a four-year school."

"I want to find out how much I need for living expenses."

"I am supporting myself so the total cost is important to me."

"What are the other costs beyond tuition?"

CollegInColorado.org
GO FURTHER → GO TO COLLEGE

• Help • About Us
• Log On • Create An Account • My Account

HOME PLAN APPLY PAY STATEWIDE RESOURCES FOR EDUCATORS EARLY ACHIEVERS SCHOLARSHIP COLLEGE OPPORTUNITY FUND

APPLY

Compare Colleges Side-by-Side

Statistics
Two Year
Four Year
My Account

Virtual Campus Tours
Campus Matching Assistant
Distance Search
Colleges Outside of Colorado
Colorado Online Applications

APPLY

Compare Colleges Side-by-Side

Resident tuition is based upon full-time enrollment (12 credit hours) for an academic year (not including summer).

This amount does NOT include deduction of the **COLLEGE OPPORTUNITY FUND** stipend. The stipend pays a portion of total in-state tuition to eligible undergraduate students that attend a Colorado participating public institution or a participating private institution

Click on a heading to sort Sorts high to low Sorts low to high Help

Campus	Resident Tuition & Fees	Non-Resident Tuition & Fees	Room and Board	Number of Full-time Students Receiving Financial Aid	Full-time Undergrad Students	Institution Type
Adams State College	\$4,004	\$8,458	\$6,210	0	1,940	Public
Alma Community College - Fort Lupton Campus	\$1,800	\$7,200	Not Available	Not Available	4,837	Public
Alma Community College - Greeley Campus	\$1,800	\$7,200	Not Available	Not Available	4,837	Public
Alma Community College - Loveland Campus	\$1,800	\$7,200	Not Available	Not Available	4,837	Public
Arapahoe Community College	\$2,853	\$8,284	Not Available	Not Available	7,500	Public
Colorado Christian University	\$17,380	\$17,380	\$5,075	0	Not Available	Private
Colorado College	\$32,124	\$32,124	\$8,052	075	1,929	Private
Colorado Mountain College - Aurora Campus	\$1,728	\$8,930	\$6,800	Not Available	8,920	Public
Colorado Mountain College - Spring Valley Campus	\$1,728	\$8,930	\$6,800	Not Available	8,920	Public
Colorado Mountain College - Steamboat Campus	\$1,728	\$8,930	\$6,800	Not Available	8,920	Public

REVIEW

- ➔ Step 1: Go to CollegelInColorado.org.
- ➔ Step 2: Create an account if you don't have one.
- ➔ Step 3: Click on [APPLY](#).



Don't forget to refer back to your Career Planning portfolio on www.CollegelInColorado.org. You may have saved college portfolios in previous visits!

My Notes

APPLY

Things to think about. . .

Financial aid options:

- What are they?
- Do you need it?

Apply for financial aid:

- Are you eligible? Most students are, so everyone should apply!

Estimating the costs for school:

- Do you know how much it is going to cost?
- Did you know that tuition amounts often do not include room and board, books or food?

To Do

- Get to know the financial aid process.
 - o What are the different options and how do you qualify?
- Determine if you need financial aid.
 - o What are your college costs going to be?
 - o How much can you and your family afford to pay?
 - o What is the difference between the two?
- Apply for the Free Application for Federal Student Aid (FAFSA).
- Apply for aid early—FAFSA applications can be submitted as early as January 1st of your senior year.
- Look into all different types of aid.
 - o Scholarships
 - o Grants
 - o Work Study
 - o Loans

Where to go
for help!



CollegelnColorado.org

What you can do
for FREE on
CollegelnColorado.org.

- Understand the financial aid process.
- Get a tuition estimate for colleges of interest.
- Search for scholarships.
- Use the Financial Aid Estimator to decide how much you may receive.
- Use the Slope Calculator to determine how much you can afford in student loans based on career choices.
- Apply for the College Opportunity Fund (COF) stipend.
- Apply for the CollegeInvest Early Achievers Scholarship.
- Submit the Free Application for Federal Student Aid (FAFSA).
- Find timelines to help you plan ahead.
- Understand how to evaluate your financial aid award packet.
- Find other helpful resources.

CollegelInColorado.org can help you too!

TIP: Paying for college can seem overwhelming. Consult a parent, mentor or counselor if you need help.

The screenshot shows the website's navigation menu with 'HOME', 'PLAN', 'APPLY', and 'PAY' highlighted. The 'PAY' section is active, displaying a sidebar with links like 'Before I Go', 'When I Go', and 'After I Graduate'. The main content area is titled 'PAY' and 'When I Go', containing text about financial aid eligibility and a list of resources including 'Financial Aid Award Estimator', 'SLOPE Calculator', and 'Loan Repayment Guide'.

Scholarships

Financial Aid Estimator

How to apply

Follow the next pages for more financial aid help from CollegelInColorado.org.



The College Opportunity Fund (COF)

Understanding the Basics

- Created by the Colorado legislature to provide a stipend to eligible undergraduate students.
- The stipend is set yearly by the Colorado legislature, and is subject to legislative oversight each year.
- Amount is deducted from your total in-state tuition.
- If you don't apply, you will be responsible for the full amount of in-state tuition

Are you eligible?

The following requirements must be met if you plan on attending a Colorado public college or university:

- You must be a Colorado resident or classified as an in-state student;
- You must be an undergraduate student.

There are no income qualifications, and you do not have to be a full-time student.

- If you plan on attending a participating private university in Colorado, you must meet the same requirements for public colleges, as well as the following:
 - You must graduate from a high school in Colorado;
 - You must apply for financial aid, and complete the FAFSA;
 - You must be eligible for a Pell grant from the federal government.

How much for 2008-2009 students?

- Public: \$92 per credit hour
- Private: \$46 per credit

How many total credits can be paid for by the COF?

- 145 credit hours

How to apply:

- You can apply now if you are 13 or older;
 - No need wait until you are going to college!
- You only need to apply once;
- You will authorize your college to request the stipend funding on your behalf from your COF stipend account;
- Apply online by going to CollegInColorado.org and clicking on the "College Opportunity Fund" tab.



_____ Cost of the college you are interested in (per year)

_____ Less COF (for 30 credit hours- \$2,760)

= _____ Amount are you responsible for after the COF.



Colleges and universities participating in the College Opportunity Fund (COF):

- Public Two-year Colleges and Universities**
- Arapahoe Community College
 - Colorado Northwestern Community College
 - Community College of Aurora
 - Community College of Denver
 - Front Range Community College
 - Lamar Community College
 - Morgan Community College
 - Northeastern Junior College
 - Otero Junior College
 - Pikes Peak Community College
 - Pueblo Community College
 - Red Rocks Community College
 - Trinidad State Junior College

- Public Four-year Colleges and Universities**
- Adams State College
 - Colorado School of Mines
 - Colorado State University
 - Colorado State University-Pueblo
 - Fort Lewis College
 - Mesa State College
 - Metropolitan State College of Denver
 - University of Colorado-Boulder
 - University of Colorado-Colorado Springs
 - University of Colorado at Denver & Health Sciences Center
 - University of Northern Colorado
 - Western State College

- Private Colleges and Universities**
- Regis University
 - University of Denver

Aid available to help you now!



CollegeInvest Early Achievers Scholarship

Colorado's 7th, 8th and 9th grade students have the opportunity to apply for the CollegeInvest Early Achievers Scholarship, formerly called the College In Colorado Scholarship. Applicants must graduate from high school with at least a 2.5 cumulative GPA, and qualify for a federal Pell Grant at the time of enrollment at an eligible Colorado college.

How much?

The scholarship is designed to help close the gap between the cost of a college education and financial aid. Qualifying students could receive up to \$1,500 per year for up to five years at an eligible Colorado college.*

Where to apply?

Go to CollegInColorado.org and click on the "Early Achievers Scholarship" tab, or call 1-800-448-2424 to request an application.

*There is no guarantee that a student completing the scholarship application will receive a future scholarship or that they will receive the full \$1,500 per year. The final scholarship amount will depend primarily on the student's dollar amount of unmet need, the number of students qualifying, and the annual available scholarship dollars. The scholarship amount for students attending college less than full-time (i.e., less than 12 credit hours) will be pro-rated; students must attend college at least half-time (i.e., at least 6 credit hours) to be eligible.

30

COLLEGE = REACHING YOUR DREAMS

CollegeInvest Early Achievers Scholarship

Whatever your dream, the CollegeInvest Early Achievers Scholarship can help you get there by helping you pay for college.

FACT: Students who go to college earn \$1 million more than students who only have a high school education.

If you're a Colorado 7th, 8th or 9th grade student, you have the opportunity to apply to become a CollegeInvest Early Achiever with the CollegeInvest Early Achievers Scholarship. If you graduate from high school with at least a 2.5 cumulative GPA, you may qualify for up to \$1,500 per year for up to five years at an eligible Colorado institution!

★ Scholarship requirements ★

- Apply during 7th, 8th or 9th grade. (Deadline is June 1 of your 9th grade year).
- Graduate from high school with at least a 2.5 weighted cumulative GPA for all coursework completed in grades 9 through 12.
- Complete the Free Application for Federal Student Aid (FAFSA) and be eligible for a federal Pell Grant[†] each year that you are enrolled in college.
- Apply for your College Opportunity Fund (COF) stipend and attend a college or university that accepts this stipend, or a Colorado junior college that is part of a junior college district, or a Colorado vocational school earning post-secondary credits that are transferable to a degree program at a two-year or four-year institution of higher education (see the following page for a list of eligible institutions).
 - Apply for COF online at www.CollegInColorado.org.
 - Must be at least 13 years old to apply for COF.
 - Only apply for COF once.
- Be accepted for admission at an eligible post-secondary institution (see the following page for a list of eligible colleges).
- Begin attending college as a post-secondary student at least half time (i.e., at least 6 credit hours per term) within three years of high school graduation.
- Be a legal Colorado resident and qualify for in-state resident tuition at the time the scholarship is disbursed.

Falsified information will result in the student's disqualification from the scholarship.

[†]There is no guarantee that a student completing this application will receive a future scholarship or that they will receive the full \$1,500 per year. The final scholarship amount will depend primarily on the student's dollar amount of unmet need, the number of students qualifying, and the annual available scholarship dollars. The scholarship amount for students attending college less than full-time (i.e., less than 12 credit hours) will be pro-rated; students must attend college at least half-time (i.e., at least 6 credit hours) to be eligible.

The "What's What"
on
financial aid

Scholarships

Money that does not require repayment. Scholarships are awarded to students based on a wide range of criteria, such as:

- Academics/GPA
- Community involvement
- Athletics
- Race/nationality
- Jobs obtained
- Gender
- Financial need
- Major or minor
- Geographic location
- Leadership
- First-generation college student

You must complete the FAFSA to receive grants, work study, federal loans and even many scholarships!

Answer these questions when searching for scholarships:

- Where do I come from? _____
- What's my family history? _____
- Where do I work? _____
- What organizations do I belong to? _____
- What organizations do my parents belong to? _____
- What makes me, me? _____

Grants

- Financial assistance that does not require repayment.
- Awarded based on financial need.
- Many colleges/universities have their own grant programs.
- To apply for grants fill out the Free Application for Federal Student Aid (FAFSA).

Work Study

- Provides students with jobs on campus or nearby in the community.
- Helps students earn money while attending school.
- Funded by federal and state governments.
- To apply, fill out the FAFSA.

Loans

- Be sure to look at federal loans, like Stafford loans, before considering private loans.
- Need-based aid and loans can be used together.
- Some schools offer loans as part of the financial aid package. If your school doesn't include loans and you have unmet need, ask your financial aid office.
- You do not have to accept loans.
- You are responsible for paying back this type of aid.

CollegelnInvest gives out more than \$200,000 in scholarships annually to Colorado students. Check it out on CollegelnColorado.org and click on "scholarships."

Different types of federal loans

Federal Family Education Loan Program (FFEL):

- Offers federal loans to students and parents through banks, credit unions, and other lenders;
- Loans are repaid to the bank or other lender.

William D. Ford Federal Direct Loan Program (William D Ford or DL):

- Offers federal loans to students and parents. Funds are provided by the federal treasury;
- Loans are repaid through the US Department of Education's Loan Services.

Colleges have a choice of whether they want to participate in the FFEL or the DL program. They include subsidized and unsubsidized Stafford loans and PLUS loans.

You can only receive aid if you apply for it. You must complete the FAFSA—it can be time consuming but it is worth it in the end.

1

Subsidized Federal Stafford Loans:

- Low interest loans provided to students with financial need;
- Amount students can borrow is determined by grade level;
- The federal government pays the interest on these loans while the student is enrolled at least half-time in college, during the six-month grace period after graduation, and during any qualified period of deferment or forbearance;
- Repayment of loan begins six months after the student graduates.

2

Unsubsidized Federal Stafford Loans:

- Low interest loans provided to students;
- Amount students can borrow is determined by grade level;
- Student is responsible for interest that accrues while enrolled in college, during the six month grace period, and during any qualified period of deferment or forbearance;
- Repayment of loan begins six months after the student graduates.

3

Federal PLUS Loans:

- Low interest loans offered to parents to help dependent students pay for college;
- Amount offered each year cannot exceed the cost of attendance, less any other financial aid offered to the student;
- Repayment begins 60 days after funds are fully disbursed, but can be deferred to begin six months after the student graduates.

CollegelInvest
low-cost student
and parent loans

The CollegelInvest Stafford Student Loan

Students of all income levels can qualify for these popular, low-interest loans. You make no payments until six months after you leave school or attend school less than half time. The interest rate on Stafford loans is set by the federal government. Visit www.collegeinvest.org to learn more.



The CollegelInvest Parent PLUS Loan

Parent PLUS loans are an affordable way to meet the family tuition obligation. They're easy to apply for - fill out the simple application which includes a quick credit check. Payment usually begins sixty days after the loan is fully disbursed. The federal government has set the interest rate at 8.5%.

Who is CollegelInvest?



CollegelInvest is not-for-profit division of the Colorado Department of Higher Education. As such, its goal is to help students get an education beyond high school. CollegelInvest provides expert information, simple planning tools, scholarships, 529 college savings plans, and low-cost student and parent loans, all to take your education dollars as far as they can go.



Not all loans are the same, so choose your lender wisely!

Tips for applying for financial aid

UNDERSTANDING FINANCIAL AID AWARDS

- Make your school selection after receiving award packages. Tuition rates may be a factor in determining which school is best for you.
- Submit your acceptance letter quickly to secure your financial aid package at the school you choose.
- If you are unsatisfied with your financial aid packages you can contact a financial aid administrator at your institution to see if they can adjust your package.
- If your family's financial aid circumstances have changed since you filled out the FAFSA, contact the financial aid administrators at your college to see if they will adjust your award package.

Tip #1:

Start early!

Tip #2:

Spend time searching for scholarships and applying. It takes time, but it's worth it!

Tip #3:

Pay attention to deadlines.

Tip #4:

Apply for the Free Application for Federal Student Aid (FAFSA).

PLAN

APPLY

PAY

FOR COLLEGE

CollegInColorado.org
GO FURTHER  GO TO COLLEGE

My Notes

PAY

College planning checklist

Middle School



- Create a free account on CollegelInColorado.org.
- Start thinking about career possibilities and explore different careers.
- Study, work hard and earn good grades.
 - Get help if you are struggling.
- Get involved!
 - Join school clubs/programs and community extracurricular activities, which can help you find new interests, meet new people and challenge yourself to try new things.
- At 13 years old, apply for the College Opportunity Fund (COF).
- Talk with you counselor about classes you want to take in high school.
 - Look into the Higher Education Admission Requirements (HEAR).
- Talk to your counselor and family about:
 - What classes you will need to take to go on to a four-year college or university;
 - Saving for college now;
 - Recognizing the importance of having a good GPA.
- Look into pre-collegiate programs and summer programs.
- Explore career options.
- Look into opportunities during which you can shadow a person in a job that interests you.
- Create a resume reflecting what you have done or plan on accomplishing.
- Search for scholarships.
 - Apply for the [CollegelInvest Early Achievers Scholarship](#).



9th Grade
Freshman year



10th Grade
Sophomore year



- Create a free account on CollegelInColorado.org, if you haven't already.
 - Talk to your counselors/teachers about:
 - Furthering your education past high school;
 - Taking college prep-courses;
 - Completing the Higher Education Admission Requirements.
 - Use CollegelInColorado.org Student Coursework Planner to keep track of your courses and grades.
 - Create a portfolio with:
 - Copies of report cards;
 - List of awards and honors;
 - List of school and/or community activities, include paid and volunteer work.
 - Use the resume builder on CollegelInColorado.org.
 - Start looking into colleges you might want to attend.
 - Use the college section of CollegelInColorado.org to take virtual campus tours.
-
- Create a free account on CollegelInColorado.org, if you haven't already.
 - Talk to your counselor or teachers about:
 - Classes you have taken and plan to take to meet requirements for graduation and college admission;
 - AP courses—what's available and your eligibility.
 - Update your portfolio or start one.
 - Keep track of the things you have accomplished;
 - Create a resume on CollegelInColorado.org.
 - Stay involved in extracurricular activities.
 - Get involved in academic prep or enrichment programs.
 - In October—take the PSAT.
 - Use CollegelInColorado.org for test preparation.
 - Register for the SAT Subject Tests and take them in June.
 - This will help to prepare you for the SAT you will take your junior/ senior year.

11th Grade
Junior Year



Fall semester

- Create a free account on CollegelInColorado.org, if you haven't already.
- Talk with your counselor or teachers about future goals.
- Maintain your grades.
- Determine which entrance exams you will take.
- Sit down with your counselor and look over your records.
 - Determine how you can strengthen your candidacy for the schools that interest you.

August

- Get schedules and forms for the SAT, SAT Subject Tests, ACT, and AP exams.

September

- Register for the PSAT exam offered in October—it is good practice.



October

- Take the PSAT.
- Narrow your list of colleges to include a few schools that are within your current GPA range and above.
- Visit CollegelInColorado.org and take virtual tours of colleges/ universities or schedule a visit.
- Start researching financial aid.
 - Use CollegelInColorado.org to gain an understanding of the process.
- Schedule interviews with admission counselors.
- Schedule visits or tours of the campus.
- Attend college fairs—check out dates on CollegelInColorado.org.

November

- Review your PSAT scores with your counselor.
 - Determine your strengths and where you can improve.

December

- Use the test prep on CollegelInColorado.org to help improve your PSAT, ACT, and SAT scores.
- Look into test prep programs at your school.

11th Grade
Junior Year



Spring semester

January

- Take campus tours online at CollegelInColorado.org.
 - Narrow your list to match your personality, GPA, and test scores.

February

- Register for the March SAT and/or the April ACT tests—this will give you time to review and retake.
- Research college application deadlines.

March

- Take the SAT exam.
- If you are interested in taking the AP exam(s), sign up.
 - You can earn college credits by taking some AP exams.

April

- Take the ACT test.

May

- Take SAT, SAT subject tests, and AP exams.
- Talk to your teachers about writing recommendation letters for you.

June

- Add new report cards, test scores, honors or awards to your portfolio or resume.
 - Use the resume builder on CollegelInColorado.org.
- Visit colleges—make appointments to talk with financial aid, admissions, and academic advisors on the campus.
- Take the ACT, SAT, and SAT subject tests.

Summer

- Practice writing online applications.
 - Focus on the essay portions so you can decide what you want to say about yourself;
 - Ask someone to review your essays so you can improve them.
- Decide if you are going to apply to a college's early decision or early action programs.
 - You will have to submit your applications early, between October and December of your senior year.
- Read any correspondence from your chosen college and send reply cards to the schools in which you are interested.

12th Grade
Senior Year



Fall semester

September

- ❑ Use your free CollegelInColorado.org account.
- ❑ Check your transcripts to make sure you have all the credits you need to get into the college(s) of your choice.
- ❑ See if the colleges you are applying to need official transcripts.
- ❑ Register for the October/November SAT I, SAT II, and ACT tests.
 - Use the test prep on CollegelInColorado.org.
- ❑ Review your list of colleges—add or remove as necessary.
- ❑ Give recommendation forms to your chosen teachers/counselors.
 - If needed, give them a stamped, addressed envelope.

October

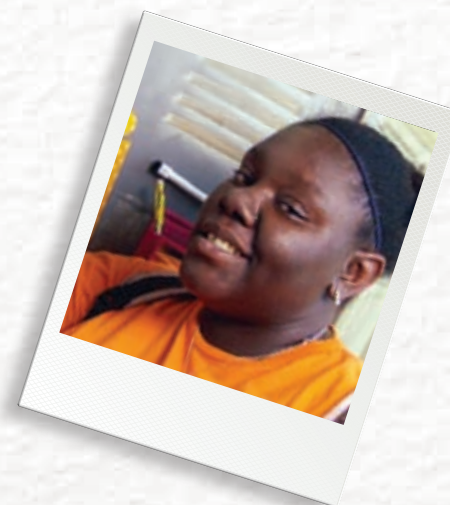
- ❑ Early decision and early action applications are due between October 1 and November 1.
- ❑ Make a final list of each school that interests you, and keep a file of deadlines and requirements.
- ❑ Make sure you meet the requirements for your chosen school and apply.
 - Apply online at CollegelInColorado.org.
- ❑ Take the ACT and/or SAT tests.
 - Have the scores sent to the colleges/universities to which you have chosen to apply.
- ❑ Register for the December or January SAT I and SAT II if needed.
- ❑ Start thinking about or begin writing essays.

November

- ❑ Submit college applications.
 - Use online version at CollegelInColorado.org.

December

- ❑ Early decision replies usually arrive during December.
- ❑ Check to make sure your test scores are being sent to the right colleges.
- ❑ Schedule any remaining required interviews.



12th grade
Senior year



Spring semester

January

- Ask your parents about the status of their income tax forms.
 - You need these for financial aid applications.
- Complete and submit college financial aid applications.
- Complete and submit the Free Application for Federal Student Aid (FAFSA).
 - Submit the application between January 1 and February 15;
 - If you miss this deadline, still send in your application;
 - Apply online at CollegeInColorado.org.
- Ask your high school to send your official transcripts to the colleges to which you have applied.
- Contact the admissions office for the college(s) to which you have applied, and make sure you have submitted all necessary paperwork.

February

- If you submitted the FAFSA you should receive your Student Aid Report (SAR).
 - If there are errors on your SAR, make the changes and return it.
- Complete your scholarship applications.
- Contact the financial aid office at the college(s) and make sure your information was received.

March/April

- You will likely receive acceptance letters from the colleges by April 15.
- Compare acceptance letters, financial aid, and scholarship offers.
- When you choose a college, you will need to pay a nonrefundable deposit for freshmen tuition to ensure your place.

May

- Take AP exams for any AP subject you have taken.
- Make a decision by May 1 on which college you are attending and notify the school—it may have a deadline.

June

- Have your school send final transcripts to the college you are planning on attending.
- Contact your college to find out when fees are due.

Summer

- Participate in summer orientation programs for incoming freshmen.

Admission Eligibility Index

Use this Eligibility Index to see if you are meeting requirements at public four-year institutions. In general, students who are admitted tend to score much higher on the index. Your index score is a good indicator on where you stand, and if you need to make improvements to be accepted at the school of your choice.

To use this index:

1. Find your GPA/high school rank.
2. Find your ACT/SAT score.
3. Follow the column and row of both to the middle of the index to where the column and row intersect at the same number.
4. Use this number to compare with the index score for freshmen at one of your desired public four year colleges.
5. Decide if you need to improve your index score by improving your grades or retaking the ACT or SAT.

CDHE INDEX SCORE FOR FIRST-TIME FRESHMAN

INSTITUTION	FALL 2009	FALL 2010
ADAMS STATE COLLEGE	80	80
COLORADO SCHOOL OF MINES	110	110
COLORADO STATE UNIVERSITY	101	101
COLORADO STATE UNIVERSITY-PUEBLO	86	86
FORT LEWIS COLLEGE	92	92
MESA STATE COLLEGE	85	85
METROPOLITAN STATE COLLEGE OF DENVER	76	76
UNIVERSITY OF COLORADO AT BOULDER	103	103
UNIVERSITY OF COLORADO AT COLORADO SPRINGS	92	92
UNIVERSITY OF COLORADO AT DENVER & HEALTH SCIENCES CENTER	93	93
UNIVERSITY OF NORTHERN COLORADO	94	94
WESTERN STATE COLLEGE	80	80

CDHE ADMISSION ELIGIBILITY INDEX FALL 2008 - FALL 2010

PERCENT HIGH SCHOOL RANK	HIGH SCHOOL GRADE POINT AVERAGE	SAT																											
		400	500	550	610	690	750	800	840	880	930	970	1010	1050	1080	1120	1060	1200	1240	1280	1310	1350	1400	1440	1490	1550			
		490	540	600	680	740	790	830	870	920	960	1000	1040	1070	1110	1150	1190	1230	1270	1300	1340	1390	1430	1480	1540	1590	1600		
ACT		<12	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36		
0-1	0-1.3	45	47	49	51	53	55	57	59	61	63	65	68	70	72	74	76	78	80	82	84	86	88	90	93	95	97		
2-3	1.4-1.5	49	51	53	55	57	59	61	63	65	67	69	72	74	76	78	80	82	84	86	88	90	92	94	97	99	101		
4	1.6	51	53	55	57	59	61	63	65	67	69	71	74	76	78	80	82	84	86	88	90	92	94	96	99	101	103		
5-6	1.7	52	54	56	58	60	62	64	66	68	70	72	75	77	79	81	83	85	87	89	91	93	95	97	100	102	104		
7-8	1.8	54	56	58	60	62	64	66	68	70	72	74	77	79	81	83	85	87	89	91	93	95	97	99	102	104	106		
9-10	1.9	56	58	60	62	64	66	68	70	72	74	76	79	81	83	85	87	89	91	93	95	97	99	101	104	106	108		
11-12	2.0	58	60	62	64	66	68	70	72	74	76	78	81	83	85	87	89	91	93	95	97	99	101	103	106	108	110		
13-15	2.1	60	62	64	66	68	70	72	74	76	78	80	83	85	87	89	91	93	95	97	99	101	103	105	108	110	112		
16-18	2.2	61	63	65	67	69	71	73	75	77	79	81	84	86	88	90	92	94	96	98	100	102	104	106	109	111	113		
19-22	2.3	63	65	67	69	71	73	75	77	79	81	83	86	88	90	92	94	96	98	100	102	104	106	108	111	113	115		
23-26	2.4	65	67	69	71	73	75	77	79	81	83	85	88	90	92	94	96	98	100	102	104	106	108	110	113	115	117		
27-30	2.5	67	69	71	73	75	77	79	81	83	85	87	90	92	94	96	98	100	102	104	106	108	110	112	115	117	119		
31-34	2.6	69	71	73	75	77	79	81	83	85	87	89	92	94	96	98	100	102	104	106	108	110	112	114	117	119	121		
35-38	2.7	70	72	74	76	78	80	82	84	86	88	90	93	95	97	99	101	103	105	107	109	111	113	115	118	120	122		
39-43	2.8	72	74	76	78	80	82	84	86	88	90	92	95	97	99	101	103	105	107	109	111	113	115	117	120	122	124		
44-48	2.9	74	76	78	80	82	84	86	88	90	92	94	97	99	101	103	105	107	109	111	113	115	117	119	122	124	126		
49-53	3.0	76	78	80	82	84	86	88	90	92	94	96	99	101	103	105	107	109	111	113	115	117	119	121	124	126	128		
54-58	3.1	78	80	82	84	86	88	90	92	94	96	98	101	103	105	107	109	111	113	115	117	119	121	123	126	128	130		
59-62	3.2	79	81	83	85	87	89	91	93	95	97	99	102	104	106	108	110	112	114	116	118	120	122	124	127	129	131		
63-67	3.3	81	83	85	87	89	91	93	95	97	99	101	104	106	108	110	112	114	116	118	120	122	124	126	129	131	133		
68-72	3.4	83	85	87	89	91	93	95	97	99	101	103	106	108	110	112	114	116	118	120	122	124	126	128	131	133	135		
73-76	3.5	85	87	89	91	93	95	97	99	101	103	105	108	110	112	114	116	118	120	122	124	126	128	130	133	135	137		
77-81	3.6	87	89	91	93	95	97	99	101	103	105	107	110	112	114	116	118	120	122	124	126	128	130	132	135	137	139		
82-85	3.7	88	90	92	94	96	98	100	102	104	106	108	111	113	115	117	119	121	123	125	127	129	131	133	136	138	140		
86-89	3.8	90	92	94	96	98	100	102	104	106	108	110	113	115	117	119	121	123	125	127	129	131	133	135	138	140	142		
90-92	3.9	92	94	96	98	100	102	104	106	108	110	112	115	117	119	121	123	125	127	129	131	133	135	137	140	142	144		
93-100	4.0	94	96	98	100	102	104	106	108	110	112	114	117	119	121	123	125	127	129	131	133	135	137	139	142	144	146		

COLLEGE PLANNING SERVICES, RESOURCES, PROGRAMS & EVENTS

It's never too early to start: the decisions you make in 8th and 9th grade will affect your ability to enroll in the colleges and courses of your choice.

Pre-Collegiate Services

Many middle and high schools offer "pre-collegiate" service programs that serve thousands of qualifying students in planning for success.

STATEWIDE PROGRAMS

Colorado GEAR UP www.coloradogearup.org

- Assists low-income students grades 7 – 12 (in 10 sites from Denver to Alamosa)
- Offers up to \$10,000 in scholarships, and provides help in areas such as:
 - Academics;
 - College applications.

The TRiO Programs www.aspire-online.org

- Also known as Educational Talent Search and Upward Bound:
 - 19 programs based in 13 colleges and universities statewide;
 - Devoted to helping low-income, first-generation students prepare for and succeed in college.

UNIVERSITY AND COLLEGE-BASED OUTREACH PROGRAMS

University of Colorado Pre-Collegiate Development Programs

- Serve students in Metro Denver, Colorado Springs, the Roaring Fork Valley, the Eagle Valley and Ridgway.
- Programs based in:
 - Boulder;
 - Denver;
 - Health Sciences Center (Denver);
 - Colorado Springs.

- Other College-based programs are offered at:
 - Aims Community College;
 - Colorado State University;
 - University of Northern Colorado;
 - Community College of Denver;
 - Mesa State College;
 - Metropolitan State College Of Denver.

COMMUNITY BASED PROGRAMS

AVID (Advancement Via Individual Determination) www.avidonline.org

- Assists 6th – 12th grade students in achieving their full academic potential through an emphasis on college preparation.

High Horizons www.fund4colorado.org and **College Summit** www.collegesummit.org

- Offer detailed application and financial aid guidance

Goodwill Industries and Trades Associations

- Provide programs in career awareness and exploration

MATH AND SCIENCE

- Many school districts host STEM enrichment programs such as:
 - M.E.S.A. (Mathematics Engineering Science Achievement - www.cmesa.org);
 - Project Lead the Way;
 - University of Colorado's Science Discovery.

SUMMER PROGRAMS

- Check with your counselor on what programs your school district offers.

Statewide programs include:

- Black Issues Forum at Colorado State University;
- University of Colorado Pre-Collegiate Summer Programs;
- Educational Talent Search and Upward Bound;
- College Summit;
- Frontiers in Science at University of Northern Colorado;
- National Hispanic Institute;
- African American Leadership Conference;
- Colorado State University in Fort Collins.

ONLINE PROGRAMS

If your school district does not offer pre-collegiate services you can search online to find a wide range of courses to take, such as:

- Remedial courses;
- College-level courses;
 - Dual credit and advanced placement.

Some key resources to find online programs include:

- Colorado Online Learning - www.col.k12.co.us;
- E-Colorado - www.e-Colorado.org;
- Colorado Community Colleges Online - www.cconline.org;
- EduTools - www.edutools.info;
- CU Online www.cuonline.edu;
- Ask Colorado (Free online research and information) - www.askcolorado.org;
- CyberSchools - www.cde.state.co.us (click on Educational Technology Center).

CONTACT INFORMATION— Colorado Public College and Universities

4-year Colleges/Universities

Adams State College (ASC)
208 Edgemont Boulevard
Alamosa, CO 81102
Telephone: (719) 587-7011
Toll-free: (800) 824-6494
www.adams.edu

Colorado School of Mines (CSM)
1500 Illinois Street
Golden, CO 80401
Telephone: (303) 273-3000
Toll-free: (800) 446-9488
www.mines.edu

Colorado State University (CSU)
8020 Campus Delivery
Fort Collins, CO 80523-8020
Telephone: (970) 491-6909
www.colostate.edu

Colorado State University-Pueblo (CSUP)
2200 Bonforte Boulevard
Pueblo, CO 81001-4901
Telephone: (719) 549-2100
www.colostate-pueblo.edu

Fort Lewis College (FLC)
1000 Rim Drive
Durango, CO 81301-3999
Telephone: (970) 247-7010
www.fortlewis.edu

Mesa State College (MESA)
1100 North Avenue
Grand Junction, CO 81501
Telephone: (970) 248-1020
Toll-free: (800) 982-6372
www.mesastate.edu

Metropolitan State College of Denver (MSCD)
Campus Box 16, P.O. Box 173362
Denver, CO 80217-3362
Telephone: (303) 556-3058
www.msacd.edu

University of Colorado at Boulder (UCB)
Regent Administration Center 125
552 UCB
Boulder, CO 80309-0552
Telephone: (303) 492-1411
www.colorado.edu

University of Colorado at Colorado Springs (UCCS)
1420 Austin Bluffs Parkway
Colorado Springs, CO 80918
Telephone: (719) 262-3000
Toll-free: (800) 990-8227
www.uccs.edu

University of Colorado at Denver & Health Sciences Center (UCDHS)
Campus Box 167 P.O. Box 173364
Denver, CO 80217-3364
Telephone: (303) 556-2704
www.cudenver.edu

University of Northern Colorado (UNC)
Campus Box 10
Greeley, CO 80639
Telephone: (970) 351-2881
www.univnorthco.edu

Western State College (WSC)
600 N. Adams Street
Gunnison, CO 81231
Telephone: (970) 943-2119
Toll-free: (800) 876-5309
www.western.edu

2-year College/Universities

Adams State College (ASC)
208 Edgemont Boulevard
Alamosa, CO 81102
Telephone: (719) 587-7011
Toll-free: (800) 824-6494
www.adams.edu

Aims Community College (AIMS)
5401 W. 20th Street
Greeley, CO 80632
Telephone: (970) 330-8008
Toll free: (800) 301-5388
www.aims.edu

Arapahoe Community College (ACC)
5900 S. Santa Fe Drive
P.O. Box 9002
Littleton, CO 80160
Telephone: (303) 797-4222
www.arapahoe.edu

Colorado Mountain College (CMC)
831 Grand Avenue
Glenwood Springs, CO 81601
Telephone: (970) 945-8691
Toll free: (800) 621-8559
www.coloradomtn.edu

Colorado Northwestern Community College (CNCC)
500 Kennedy Drive
Rangely, CO 81648
Toll free: (800) 562-1105
www.cncc.edu

Community College of Aurora (CCA)
16000 E. Centretch parkway
Aurora, CO 80011-9036
Telephone: (303) 360-4700
www.ccaurora.edu

Community College of Denver (CCD)
1111 W. Colfax Avenue
Denver, CO 80217-3363
Telephone: (303) 556-2600
www.ccd.edu

Front Range Community College (FRCC)
3645 W. 112th Avenue
Westminster, CO 80031
Telephone: (303) 404-5550
www.frontrange.edu

Lamar Community College (LCC)
2401 South Main Street
Lamar, CO 81052
Telephone: (719) 336-2248
www.lcc.ccco.es.edu

Western Colorado Community College (Mesa State College/Utec)
2508 Blichmann
Grand Junction, CO 81505
Telephone: (970) 255-2600
Toll free: (800) 455-2617
www.mesastate.edu/schools/utec

Morgan Community College (MCC)
920 Barlow Road
Fort Morgan, CO 80701
Telephone: (970) 542-3100
Toll free: (800) 622-0216
www.morgancc.edu

Northeastern Junior College (NJC)
100 College Avenue
Sterling, CO 80751
Telephone: (970) 521-6600
Toll free: (800) 626-4637
www.njc.edu

Otero Junior College (OJC)
1802 Colorado Avenue
La Junta, CO 81050
Telephone: (719) 384-6831
www.ojc.edu

Pikes Peak Community College (PPCC)
5675 South Academy Boulevard
Colorado Springs, CO 80906
Telephone: (719) 576-7711
Toll free: (800) 456-6847
www.ppcc.edu

Pueblo Community College (PCC)
900 West Orman Avenue
Pueblo, CO 81004
Telephone: (719) 549-3200
Toll free: (888) 642-6017
www.pueblocc.edu

Red Rocks Community College (RRCC)
13300 West 6th Avenue
Lakewood, CO 80228
Telephone: (303) 914-6600
www.rrcc.edu

Trinidad State Junior College (TSJC)
600 Prospect Street
Trinidad, CO 81082
Telephone: (719) 846-5011
Toll free: (800) 621-8752
www.trinidadstate.edu


Technical Colleges

Delta-Montrose Technical College
1765 U.S. Highway 50
Delta, CO 81416
Telephone: (970) 874-7671
www.dmavtc.tec.co.us/

Emily Griffith Opportunity School
1250 Welton Street
Denver, CO 80204
Telephone: (720) 423-4700
www.egos-school.com

San Juan Basin Area Technical College
33057 Highway 160 P.O. Box 970
Cortez, CO 81321
Telephone: (970) 565-8457
www.sjbtc.edu

T. H. Pickens Technical Center
500 Airport Boulevard
Aurora, CO 80011-9307
Telephone: (303) 344-4910
www.aps.k12.co.us/pickens



Glossary

Academic Subjects: Courses such as English, science, history, social studies, mathematics or foreign language. Courses such as music, tech arts, student aide, farm studies, business, and keyboarding and drivers education usually are not academic courses, but are sometimes considered “academic electives.”

Academic Year: The academic year is divided into two terms (usually fall and spring) if your college is on a semester calendar. If your college is on a trimester calendar, the academic year is divided into three terms. A quarterly academic year is divided into four periods of about 12 weeks each.

Admission: The acceptance of an applicant by a college or university. Usually, colleges and universities base admission on an evaluation of applicants’ likely success in college.

Admission Tests: Aptitude, achievement or placement tests used as part of admissions evaluations - usually the ACT or SAT I. Less often, the College Board SAT II subject tests.

Advanced Placement: Placement of a college freshman in an advanced class based on work completed in high school. Most often colleges and universities use the College Board’s advanced placement tests to determine Advanced Placement. Advanced Placement may be given with or without credit hours.

Associate Degree: The degree for college programs requiring at least two but fewer than four years of study. Typically awarded by two-year colleges.

Bachelor’s Degree: The degree for undergraduate college programs usually requiring four years of study. Also called the baccalaureate degree.

Campus: The grounds of a college or university.

Certificate: The award usually given for completing a college program or vocational/technical specialty requiring less than two years of study.

Class Rank: The position of a student in his or her graduating class.

College: Usually, this is an institution of higher education that offers only undergraduate programs and limited graduate programs, but it can also be a separate unit within a university like a College of Business or College of Arts and Sciences. Often colleges within a university have different admission requirements.

CollegeInColorado.org: A free Website to help you plan, apply and pay for college, offered by the state of Colorado.

College Opportunity Fund: An undergraduate tuition stipend program funded by the state of Colorado.

College Preparatory Subjects: Usually the same as academic subjects. See academic subjects.

Course: A single subject usually taken for one term, either quarter or semester.

Credit Hour: A measure of completed college work. Usually colleges give one credit hour for each hour of class time during the week.

Deferment: A period of time after you begin making payments on your loan when you can suspend or defer those payments. There are many types of deferments available, including deferments for periods of unemployment, economic hardship, or further study (also called an “in-school” deferments). You must apply for a deferment and your lender must approve it.

Degree: The certificate or title awarded by a college or university to show completion of a course of study. Colleges and universities sometimes give honorary degrees to recognize outstanding achievement.

Dual Enrollment: High school students enrolled in both high school and college courses at the same time have dual enrollment. Also called Concurrent Enrollment.

Elective: A non-required course that students may choose. Note that the Higher Education Admission Requirements call for completion of academic elective courses.

FAFSA: The Free Application for Federal Student Aid is the application used to determine a student’s eligibility for federally subsidized loans, grants, and work-study funds. Although paper FAFSAs are still accepted, processing is quicker when the FAFSA is filed online. A parent and student must complete this form to be considered for federal student aid (including student loans), state funding and most institutional awards. Most colleges require students to complete the FAFSA. The financial aid office at your college uses the information you provide in this federal application to determine the types of financial aid you are eligible to receive.

Fees: Special charges made by a college for activities or services such as health services and student government. Fees may also be for facilities such as computers or athletic lockers, or for a breakage or damage deposit in laboratory courses.

Financial Aid: The money awarded to a student based on financial need. Colleges award need-based financial aid in a financial aid “package” that may contain loans, grants and work-study money. Financial aid also may include any money awarded to a student, including merit-based scholarships.

Forbearance: You may experience a period of temporary economic hardship after you begin making payments on your loan but may not be eligible for a deferment. If this occurs, you may request forbearance from the lender. With a forbearance, you can reduce or suspend payments on the loan for a period of time. You must apply for a forbearance and your lender must approve it.

Grade Point Average: The number calculated by dividing the total grade points earned by total credit hours taken. A quarter or semester grade point average is only for that term. A cumulative grade point average is for all the credit hours taken at a high school, college or university.

Grant: Money awarded to a student based on financial need. Grants may come from state, federal or school funds and do not have to be repaid. Your eligibility for a grant is determined by your EFC (expected family contribution, calculated from the information provided on your FAFSA) and the amount of funding available at your college.

Higher Education Admission Requirements: The Higher Education Admission Requirements are a combination of courses, primarily in the areas of English, mathematics, natural sciences and social sciences, that students must complete as preparation for entering one of Colorado's public four-year colleges or universities.

Humanities: Subjects such as English, philosophy, language and literature as distinguished from the social sciences, and natural and physical sciences.

Junior College: Another term for a two-year college.

Liberal arts: A course of study in the arts, humanities, social sciences and natural sciences as distinguished from a specific course of study in business, education, engineering, architecture, etc.

Liberal Arts College: A college that emphasizes academic programs of general cultural concern, such as languages, literature, history, mathematics and science.

Loans: A form of financial aid provided to students and parents that must be paid back.

Major: The field of study in which a student specializes.

Merit Aid: See scholarship.

Need-Based Aid: See grant.

Non-Resident Student: Any student who does not qualify for in-state tuition at a public college due to his or her residency status in another state or short time as a resident in the state where the college is located.

Open Admissions: An admissions policy that does not use traditional admissions criteria such as grades, test scores and high school curriculum. A college with open admissions usually accepts all applicants.

Placement Tests: Aptitude or achievement tests that are used for counseling or to place students in the correct level of college courses.

Remedial Class: A course that helps college students overcome deficiencies from their pre-collegiate coursework.

Rolling Admissions: An admissions process in which colleges and universities evaluate students' applications as soon as they are complete. Students are then notified of the admission decision.

Scholarship: Money awarded to students based on merit or ability, usually academic or athletic. Sometimes scholarships consider financial need and ethnicity, but not always.

Student Aid Report: Your copy of the information you submitted on the FAFSA. If you complete a paper FAFSA, the SAR will be mailed to you. If you complete the FAFSA on-line, you will receive an electronic copy of your SAR.

Transcript: An official copy of a student's academic record.

Tuition: The charge made by a college to cover the cost of teaching and instruction. Usually it is separate from other fees for special activities or programs. See fees.

Undergraduate: A college student who has not received an associate's or bachelor's degree.

Unit: In high school, two semesters or one year of work in a single subject. A specified number of units, and sometimes specific units, are required for admission to colleges and universities. See Higher Education Admission Requirements.

Voc Ed (vocational education): Former name given to high school and college courses in the career and technical field, now defined as career and technical education: many CTE courses qualify for the Higher Education Admission Requirements and can be transferred to associate or bachelor's degrees.

Work-Study Program: A financial aid program in which students work while they attend school. Usually work study is part of a student's financial aid "package." The work may be related to a student's course of study, or credited toward payment of tuition, or simply a job to help pay expenses.

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WEBSITE NAVIGATION GUIDE

ACT/SAT Test Prep	Plan → Test Preparation
College Applications	Apply → Colorado Online Applications
Campus Match	Apply → Campus Matching Assistant
Career Explorer	Plan → Explore Career Options → Choices [®] Explorer
Career Planner	Plan → Explore Career Options → Choices [®] Planner
College Comparisons	Apply → Compare Colleges Side-By-Side
Costs	Pay → Before I Go → Take a Peek
Coursework Planner	Choices [®] Career Planner → Course Plan Builder
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OCC and TECH Schools	Apply → Higher Ed Opportunities and Requirements → OCC and TECH Schools
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Pre-Collegiate Resources	Statewide Resources Tab
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Career Surveys	Choices [®] Career Planner → Work Tab
Resume Builder	Choices [®] Career Planner → Work Tab
College Programs and Majors	Choices [®] Career Planner → Learn Tab