college?

The Coalition of America's Colleges and Universities has prepared this brochure so that all Americans have the resources they need to make an informed decision about whether and how to attend college. For additional information, visit our website at:

www.CollegeIsPossible.org

The Coalition of America's Colleges and Universities

www.**CollegeIsPossible**.org

or call

1-800-433-3243

the U.S. Department of Education's special toll-free number for college information

COLLEGE IS POSSIBLE

a resource guide for parents, students, and education professionals

Thinking about

Whether you are a parent or student, you probably have a lot of questions: How does the application process work? What sort of college is right for me? And who can help me start this important journey on the right foot?

You may also be wondering: How much will college cost? Perhaps you are under the impression that college is out of reach — that it is simply too expensive. If that is the case, America's colleges and universities have three encouraging words for you: College Is Possible! Many people are frightened off by the high tuition "sticker prices" they hear on television or read about in newspapers, and are not aware that $60 billion in grants, scholarships, and low-interest loans are awarded to students every year. With planning, preparation — and the right information — college is possible for almost every American.

Where can you find the information you need to prepare for college, choose the right college, and pay for college? America's colleges and universities have come together to identify those resources that will be most helpful to you as you navigate the higher education waters, and have listed them in this brochure. No matter what your questions are, these resources should help provide the answers.

PREPARING FOR COLLEGE

While it is never too late to think about college, early preparation can help smooth the way, both academically and financially. Parents should start saving for college — even if they can only afford to set aside a small amount — when their children are very young. Academic preparation for college must also start early. America's colleges and universities recommend the following resources to help parents and students prepare for college.

Preparing Your Child for College: A Resource Book for Parents
Publication type: Website
Publisher: U.S. Department of Education
Address: www.ed.gov/pubs/Prepare
Description: This very popular book is now available only on-line.

Planning Ahead
Publication type: Website
Publisher: The College Board
Address: www.collegeboard.org/planning/html/intro.html
Description: Designed for middle-school students and their parents. Features information on academic and financial planning, including a savings calculator.

Getting Ready for College Early/Preparádnos a Tiempo para la Universidad
Publication type: Book
Publisher: U.S. Department of Education
Cost: Free
To order: Call 1-800-USA-LEARN or visit: www.ed.gov/pubs/GettingReadyCollegeEarly (www.ed.gov/pubs/GRFC_Span/grfcspan.html for the Spanish version).

Think College
Publication type: Website
Publisher: U.S. Department of Education
Address: www.ed.gov/thinkcollege
Description: This website has special sections for parents whose children have not yet entered high school, high school-aged youth and their parents, and adults seeking to return to school.

Sallie Mae
Publication type: Website
Publisher: Sallie Mae
Address: www.salliemae.com
Description: Features interactive calculators to help families project future college prices and their expected family contribution.

Guide for Parents/Guia para los Padres
Publication type: Brochure
Publisher: National Association for College Admissions Counseling
Cost: Free
To order: Call 703-836-2222 or write 1631 Prince Street, Alexandria, VA 22314-2818

National Association of Student Financial Aid Administrators
Publication type: Website
Publisher: National Association of Student Financial Aid Administrators
Address: www.nasfaa.org
Description: Information from campus financial aid administrators about preparing for college academically and financially.

CHOOSING THE RIGHT COLLEGE

What sort of college do you want to attend? There are many options, from community and technical colleges, to small private colleges and large state universities — each has its own distinct advantages and benefits. The following resources will help you choose the right school for you, as well as provide information about the college admissions process.

A Guide to the College Admissions Process
Publication type: Book
Publisher: National Association for College Admissions Counseling
Cost: $6.00
To order: Call 703-836-2222 or write 1631 Prince Street, Alexandria, VA 22314-2818

Smart Parents' Guide to College: The 10 Most Important Factors for Students and Parents to Know When Choosing a College
Publication type: Book
Publisher: Peterson's
Cost: $16.95
To order: Call 1-800-338-3282, ext. 660 (English), ext. 462 (Spanish)

Internet Guide for College-Bound Students
Publication type: Book
Publisher: The College Board
Cost: $14.95
To order: Call 1-800-323-7155, M-F 8 a.m. – 11 p.m. ET

CollegeQuest
Publication type: Website
Publisher: Peterson's and the National Association of Student Financial Aid Administrators
Address: www.CollegeQuest.com
Description: This site features a college search program as well as information on financial aid and admissions tests.

College Search
Publication type: Website
Publisher: The College Board
Address: cbweb1.collegeboard.org:445/csearch/cs_main.html
Description: This site features an on-line college search program as well as information on admissions and financial aid.

ACT Assessment
Publication type: Website
Publisher: American College Testing
Address: www.act.org/aap/index.html
Description: Information and registration for the ACT Assessment.

Find Your Community College
Publication type: Website
Publisher: U.S. News and World Report and the American Association of Community Colleges
Address: www.usnews.com/usnews/edu/college/communit/commsrch.htm
Description: The publishers have produced this site to help students find the community college that best fits their needs.

SATI and SATII
Publication type: Website
Publisher: The College Board
Address: www.collegeboard.org/sat/html/students/indx001.html
Description: Information and registration for the SATI and SATII.

PAYING FOR COLLEGE

Every year, more than 7 million college students receive financial aid. You, too, may be able to receive aid, and you don't need to be a straight-A student or star athlete to qualify. The following resources will help you understand the student aid process. They include general information on financial aid, the forms you'll need to apply, and databases that can help you search for grants and scholarships.

The Student Guide
Publication type: Book
Publisher: U.S. Department of Education
Cost: Free
To order: Call 1-800-4FED-AID (1-800-433-3243) or visit www.ed.gov/prog_info/SFA/StudentGuide

Cash for College
Publication type: Website
Publisher: National Association of Student Financial Aid Administrators
Address: www.nasfaa.org/public/cashfc.html
Description: This brochure, available on-line, provides a concise overview of financial aid.

Top 10 Financial Aid Questions
Publication type: Brochure
Publisher: National Association for College Admissions Counseling
Cost: Free
To order: Call 703-836-2222 or write 1631 Prince Street, Alexandria, VA 22314-2818

Need a Lift? College Financial Aid Handbook
Publication type: Book
Publisher: The American Legion
Cost: $3.00
To order: Write National Emblem Sales, PO Box 1050, Indianapolis, IN 46206 or call 317-630-1200

Don't Miss Out: The Ambitious Student's Guide to Financial Aid
Publication type: Book
Publisher: Octameron Association
Cost: $8.00
To order: Call 703-836-5480

Paying for College: A Guide for Parents
Publication type: Book
Publisher: The College Board
Cost: $14.95
To order: Call 1-800-323-7155, M-F 8 a.m. – 11 p.m. ET

Financial Aid for Students
Publication type: Website
Publisher: U.S. Department of Education
Address: www.ed.gov/offices/OPE/Students
Description: Best starting point for information on federal student financial aid. Includes links to publications, the Free Application for Federal Student Aid, and information on new tax cuts for higher education.

FastWEB
Publication type: Website
Publisher: FastWEB
Address: www.fastweb.com
Description: This website boasts one of the largest free scholarship databases with over 400,000 listings of private scholarships.

College Scholarship Service Financial Aid Profile
Publication type: Website
Publisher: The College Board
Address: www.collegeboard.org/finaid/fastud/html/proform.html
Description: This financial aid application form is required by many private colleges. Request via this website or call 1-800-778-6888.

The Financial Aid Information Page
Publication type: Website
Publisher: Mark Kantrowitz
Address: www.finaid.org
Description: One-stop shopping for all types of financial aid information. Provides links to many other sites.

Expan Scholarship Search
Publication type: Website
Publisher: The College Board
Address: www.collegeboard.org
Description: Free on-line scholarship search service includes aid programs from 3,300 sponsors and also features college and career search capabilities.

Sallie Mae's Online Scholarship Service
Description: Website
Publisher: Sallie Mae
Address: scholarships.salliemae.com
Description: Provides access to the College Aid Sources for Higher Education (CASHE) database, one of the oldest scholarship databases.

This list was assembled from the recommendations of admissions and financial aid professionals, as well as other higher education officials. It should not, however, be construed as a formal endorsement of any particular product or service.

Clinton Presidential Records
Digital Records Marker

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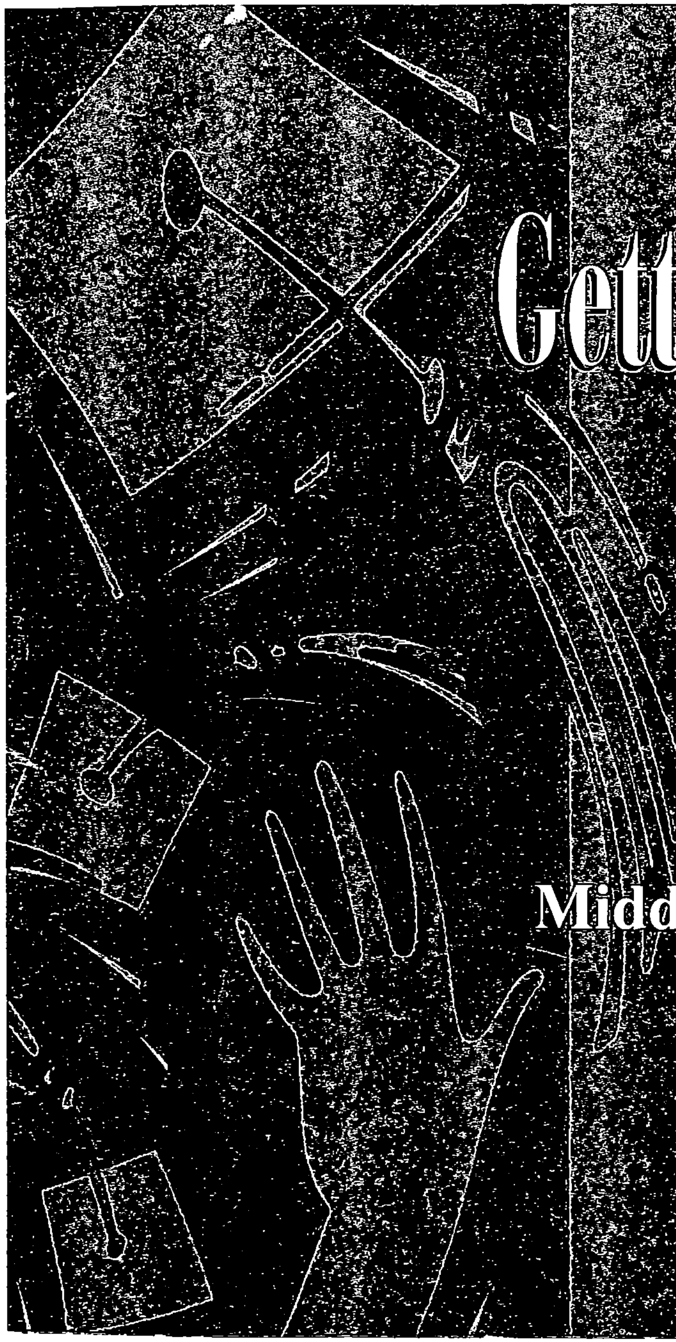
This marker identifies the place of a publication.

Publications have not been scanned in their entirety for the purpose of digitization. To see the full publication please search online or visit the Clinton Presidential Library's Research Room.

Booklet, "Getting Ready for College Early," 18 pages



Getting Ready for College Early

A Handbook for Parents of Students in the Middle and Junior High School Years

U.S. Department of Education
Office of the Under Secretary
Planning and Evaluation Service

Schools and Families • Community Groups • Employers • Religious Groups

PARTNERSHIP
for Family
Involvement
in Education

Think College...

Learn for a Lifetime!

It's never too early or too late to "Think College."

College could be your local community college, a university, career or technical school. You could be a middle-school kid, a student in high school or already in college -- or an adult who would like to continue your education for a lifetime.

The information to help you get started is here at your fingertips!

WELCOME!

THINK COLLEGE EARLY

HIGH SCHOOL & BEYOND

RETURNING TO SCHOOL

Headlines

- Opening Wide the Doors of College: **President Clinton's Call to Action for American Education in the 21st Century.**
- Federal Resources for Educational Excellence (FREE): **A one-stop web site for teaching and learning resources.**
- The Gateway to Educational Materials (GEM): **consortium effort to provide educators with quick and easy access to educational materials.**
- HOPE Scholarships Lifetime Learning Tax Credits, and other tax benefits for postsecondary education: **Includes guides, IRS publications, and other valuable information.**
- High Hopes for College: **President Clinton's proposal for college-school partnerships to improve access to postsecondary education.**
- The 1998-99 Free Application for Federal Student Aid (FAFSA) is now online.
- Project EASI: **Take a look at the future of student aid delivery.**

Why go to college?

Welcome! | **Think College** | Early | High School| Returning | Terms & Conditions | Search | Contact | Financial Aid

ED HOME

U.S. Department of Education
600 Independence Avenue, SW
Washington, DC 20202
1-800-USA-LEARN
Technical questions about the Web site: webmaster@inet.ed.gov
Questions or comments on Think College: thinkcollege@ed.gov
Also see our list of Toll-Free Information Phone Numbers
This page last modified September 29, 1998 (gkp)

Think College
HOME PAGE

About Think College

ED News & Highlights

Federal Financial Aid Programs

Search

Terms & Conditions

Contact Us

Think College Early

High School & Beyond

Returning to School

Welcome!

u.s. department of education

Why go to college? Is there financial aid available?
What's the Department of Education doing to help?
When should I start preparing? Right now!

About Think College

The *Think College* web site has been designed to provide information on educational opportunities beyond high school for learners of all ages.

- *Think College Early* focuses on students in middle school, their parents, and teachers;
- *High School and Beyond* is targeted to high school and college students; and
- *Returning to School* emphasizes the educational needs of adult learners.

Think College Early

Think about going to college now! Even if you are in middle school or junior high school and you're not sure what your future holds, prepare as if you'll be continuing your education beyond high school. You will have many educational choices to explore— community colleges, universities, career, and technical colleges.

Why should you think seriously about college now? Because college may be the key to your future. A college education gives you choices. It can take you out of a minimum-wage job and into good-paying work you enjoy. It puts you in a better position to help your family and your community. You'll have expanded possibilities with a college education.

Think you won't have enough money to go to college? Well, think again. Think college can't develop your special interest or talent? Well, think again. On this website, you'll learn about all of the different types of schools out there, what college costs, what courses you'll need to take to get ready, and what it takes to help you plan for college. Your mind is your ticket to the future. Use it!

High School and Beyond

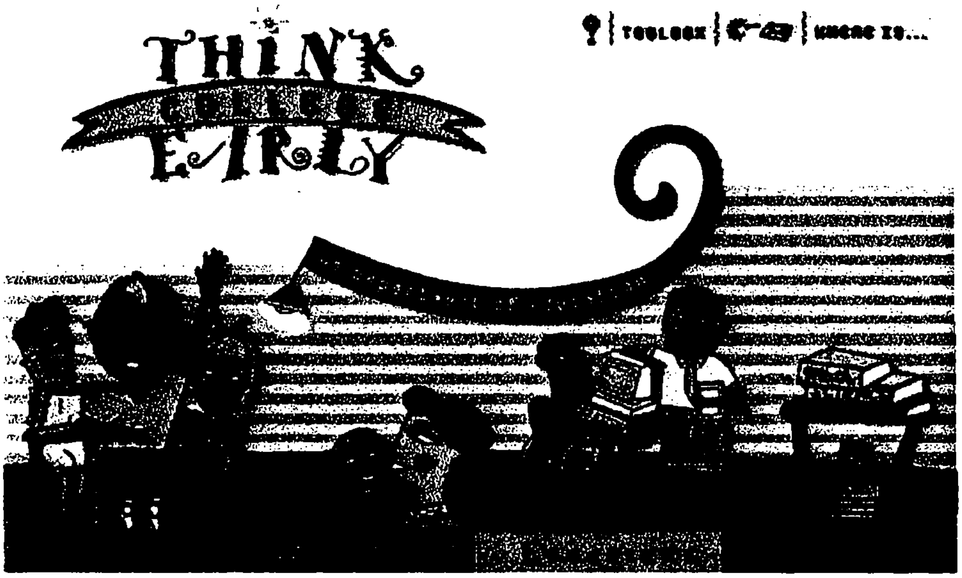
No matter what type of degree or certification, or what type of school – whether a four-year college or university, a community college, or a trade school – continuing your education past high school graduation is the key to enriching your life and expanding your career opportunities. Most people their high school diplomas, and five million part-time working adults who are going back to college. Many Americans are making the time to learn throughout their lifetime which ultimately improves their lives and careers.

It is important for adults to learn more about the many different types of school and financial aid options that are available to them. You may need to strengthen your skills beforehand, but the reality of getting the education you have always wanted is easier than you think. Whether you want to get a diploma, certificate, or degree, there is no better time for adults to make this decision than now. Just do it!

Welcome! | Think College | Early | High School | Returning |
Terms | Search | Contact | Financial Aid

Think College
HOME PAGE

Last Updated – July 28, 1998 (kdw)



[Q&A | Toolbox | Ask Us/Tell Us | Search this Site]

Welcome! | Think College | **Early** | High School | Returning | Terms & Conditions | Search | Contact | Financial Aid

Think College
HOME PAGE

Last Updated -- July 29, 1998 (kdw)

High School & beyond

If you're college bound - or already there - you can check out application deadlines, take a virtual college tour, apply online for financial aid, map your career goals, and more.

Preparing for College

- Preparing Your Child for College-- Answers to frequently asked questions on going to college. Why attend? What high school courses should I take? What key dates and terms should I know?
- College Board Online-- Get the latest information on SAT testing and apply online for admission to participating colleges.
- College Search-- An award winning site sponsored by CollegeNET. Search for colleges across the country by region, cost, size, and other factors.
- Colleges and Universities-- A user-friendly directory of 4-year institutions and community colleges provided by the University of Texas.
- U.S. Two Year Colleges-- The University of Toledo-Community and Technical College sponsors this helpful web site focused on community colleges.
- Historically Black Colleges and Universities-- The authoritative listing of historically black postsecondary institutions maintained by the Federal Information Exchange.
- Business, Trade and Technical Schools-- A useful directory of private vocational and training programs for learning beyond high school.

Welcome! | Think College | Early | High School | Returning |
Terms & Conditions | Search | Contact | Financial Aid

Think College HOME PAGE

Last Updated -- July 28, 1998 (kdw)

Returning to school

Have you been away from school and want to jump-start your career? Here you can find out how to retool your job skills, obtain a GED, or sign up for a course at your local community college

Getting Your High School Diploma/GED

- GED Home Page *(American Council of Education)*
- GED Contacts by State and Region
- English as a Second Language *(University of Illinois)*
- ED Collection of Adult Education Websites

Last Updated -- July 28, 1998 (kdw)

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Too Little Knowledge is a Dangerous Thing

What the Public Thinks and Knows About Paying for College

STANLEY O. IKENBERRY

TERRY W. HARTLE

AMERICAN COUNCIL ON EDUCATION

The research for this report was conducted with the generous support of the Lilly Endowment Inc. and the USA Group Foundation.

AMERICAN
COUNCIL ON
EDUCATION

HIGH SCHOOL STUDENTS

YOU CAN GO TO COLLEGE!

AND HERE'S HOW...

"I have something to say to every family: Your children can go to college... If you know (parents) struggling with bills, worried that they won't be able to send their children to college, tell them not to give up, their children can go on to college."

— President William J. Clinton
State of the Union address, January 27, 1998

College Is MORE AFFORDABLE Than Most People Realize.

DID YOU KNOW...
AVERAGE COLLEGE TUITION PER YEAR* IS:

$1,500 FOR A COMMUNITY COLLEGE

$3,111 FOR A STATE COLLEGE OR UNIVERSITY

$13,664 FOR A PRIVATE SCHOOL

*1997-98. For specific figures in your area, visit www.ed.gov/thinkcollege/

If You Think College Is Not for You or Costs Too Much — THINK AGAIN!

"College graduates earn, on average, 50% more than high school graduates and over twice as much as dropouts."

—U.S. Secretary of Education Richard W. Riley

College can be the key to the kind of life you want. Going to college can provide you with exciting choices and life opportunities. You can discover and develop career strengths you didn't even know you had!

Try to imagine what your future will look like. The world is changing. New technologies are coming into the workplace at an ever increasing pace. To be prepared to compete, you will need high-level skills and knowledge of the world around you. More than ever, you need the advantage that an education beyond high school will provide.

Today, There Is MORE HELP to Pay for College THAN EVER BEFORE.

The United States has the best colleges and universities in the world. And there is more money available for you and your family to pay for college these days — getting it might be easier than you think!

New Federal Tax Credits — Taxes You Don't Have to Pay...

- **You or your family may be able to claim up to $1,500 in** HOPE Scholarship tax credits for each of your first two years of college on federal tax forms in 1999 and beyond.
- You or your family may be able to claim up to $1,000 a year until 2002 and $2,000 afterwards through the Lifetime Learning tax credits for college and training beyond your first two years. To learn more, ask the IRS for its "Tax Benefits for Higher Education" by calling 1-800-TAX-FORM or by visiting www.irs.ustreas.gov on the Internet.

Need-Based Scholarships — Money You Don't Have to Pay Back...

- Get a Pell Grant - the average grant is almost $2,000 for the lowest income students.
- Earn money by working while you are at college through the college's "work-study" program.
- Get other help from the college you are interested in. Contact the college financial aid office to find out about scholarships, grants and work opportunities.

Special Student Deals for *Saving Your Money* and *Taking Loans...*

- Save for college — start early! You or your parents can put $500 into an Education IRA for each child every year. This money will grow and you won't have to pay taxes on it — talk to your bank.
- Have you thought about a student loan? Student loans are paid back after you leave college. You can even pay the loan back based on your income. And remember, you may be able to deduct the interest on a student loan from your taxes.

TO GET MONEY FOR COLLEGE, CALL 1-800-4FED-AID OR VISIT WWW.ED.GOV/THINKCOLLEGE/

(SEE OTHER SIDE FOR MORE INFORMATION)

Here Is a Road Map to College... 98

1. ***Take challenging core courses!*** Check with your guidance counselor or call college admissions advisors to make sure you're taking the courses and extracurricular activities you need. Work with your parents, teachers, and guidance counselors to plan your upcoming semesters. You need: math, science, and English (4 years), history, geography, and foreign language (2-3 years), art (1 year) and challenging electives (1-3 years). Plan to take Advanced Placement or TechPrep courses in your junior or senior years.

2. ***Register for, prepare for and take the SAT, ACT***, and any other exams the colleges you are interested in say are required.

3. ***Get help planning for college*** — call 1-800-USA-LEARN or visit www.ed.gov/thinkcollege/ and ask for our free publications including:

   - *Think College? Me? Now?*
   - *Getting Ready for College Early*
   - *Funding Your Education*
   - *Preparing Your Child for College*
   - *1998 Student Guide*
   - *School Shopping Tips*
   - *Middle School Parent Think College Guide*
   - *Adult Guide to College and Training*

4. ***Learn about careers!*** Seek out adults in professions or careers that you are interested in. Talk to your family and guidance counselor and go to the library. See what careers may be right for you and what training they require.

5. ***See what money you can get.*** **Money IS available to help you — you just need to pursue it.** Make an appointment with your guidance or career counselor who can tell you about student aid, college resources and tax cuts that will help you pay for college. Also get information from the U.S. Department of Education. It is the largest source of college aid. Call 1-800-4FED-AID or visit our website at www.ed.gov/thinkcollege/ or call the TDD number at 1-800-730-8913.

6. ***Which college?*** Find information about colleges in libraries, at school and on the Internet. Call the colleges and training programs that most interest you and get an application.

7. ***Apply!*** Prepare your applications carefully. Practice filling out forms. Follow the instructions and pay close attention to the deadlines.

8. ***Visit campuses!*** Try to visit several to help you determine what your college experience should be.

9. ***Apply for money!*** **It is very important, if you are a junior or senior, that you fill out a *free application for federal student aid* (called the FAFSA) to get federal money.** To get an application, visit your school guidance office or the financial aid office of the college you are interested in, or call 1-800-4FED-AID or visit www.fafsa.ed.gov. Fill it out between January 1 and April 30 of your senior year even if you don't know which school you will be attending. Try to do it as close to January 1 as possible.

Haven't Made the Decision about College Yet? NOW IS THE TIME!!

Did you know that if you and your family start saving just $32 a month while you are in the ninth grade, you will save enough to pay for one year of community college? And if you save $64 a month, you will save enough for two years of community college or one year at a state college or university!

LOOK AT THE EXAMPLES BELOW

The **Jones family** of three **makes under $17,900 a year**. Their daughter Stacy, who will rely on her parents' support to go to college, wants to go to a four-year public university full time. Tuition costs $12,444 over four years, and her family will also have to pay for books and maybe housing. She may be able to receive one or more of these over four years:

- **$12,000** which does not have to be paid back — the maximum Pell Grant
- **$16,125** that has to be paid back but at a low interest rate — a subsidized Stafford loan
- **$4,400** can be earned for doing work while she is at college — work-study*
- **$3,000** — money she does not have to pay back, a supplemental education opportunity grant*
- OTHER opportunities from the college itself.

The **Smith family** of three **makes under $50,000 a year**. Son Rick, who will rely on his parents' support to go to college, wants to go to a four-year public university full time. Tuition costs $12,444 over four years and his family will also have to pay for books and maybe housing. He may be able to receive one or more of these over four years:

- Up to **$4,200** in tax credits through the HOPE Scholarship Tax Credit and Lifetime Learning Tax Credit
- **$16,125** that has to be paid back but at a low interest rate — a subsidized Stafford loan
- **$1,250** can be earned for doing work while he is at college — work-study*
- OTHER opportunities from the college itself.

* at some colleges.

U.S. Department of Education

Anne Plaza

(416)-323-4998