

Tuesday, March 18, 2014

A great place to start your journey toward college is StepUPUtah.com — where you can access all the tools you need to make higher education a reality.

Now, let's talk about your dreams

UTAH

Higher

EDUCATION



College Equals Opportunity



The best way to
predict the future
is to plan for it.

UtahFutures.org
Career Information System

Beyond being able to get and keep a job, having a degree or certificate will help you be a better, more informed citizen, a better spouse and parent with critical thinking skills and a better you with confidence. Education is the key to living a prosperous life — a life of opportunity, options, fulfillment and success.

Define Your Success

- Anything from a one-year certificate to a four-year degree and beyond.
- It can mean an associate degree in nursing or a bachelor's degree in business.
- It can mean a certificate in diesel mechanics or a degree in information systems.

But here's the great thing — no matter what higher education looks like to you, it means success for everyone in the form of better pay, less unemployment, and most of all, opportunity.

FROM ONE-YEAR CERTIFICATES TO FOUR-YEAR DEGREES

Going to college will open doors for you. Doors that open to your dreams, whatever they may be. Maybe an associate degree in nursing. Possibly a bachelor's degree in business. Even a certificate in diesel mechanics or a degree in computer information systems. The options are endless. But here's the great thing: no matter what higher education looks like to you, it means success for everyone in the form of better pay, less unemployment, more security for you and your family, better benefits like health insurance and retirement plans, and most of all, opportunity.

Whether you're after living your passion or earning money, we all know a job is not just a job. There's a lot of variety out there, and going to college can position you for the best opportunities. Did you know the vast majority of jobs in the future will require some level of postsecondary (college) education? It's true. That's why Utah has set the goal to see 66% of our adult population receive a postsecondary education by the year 2020.

For the Utah system of Higher Education to reach the "big goal" of having 66% of Utah's workforce with postsecondary degrees by 2020, it is essential to increase college participation from student populations who may have never considered higher education as a viable option. The StepUp to higher education campaign is a social awareness campaign to reach out to these students, paid for and made possible by a grant from the U.S. Department of Education (College Access Challenge Grant). The campaign encourages all Utah youth to dream big about their futures, and then act on those dreams by preparing for and completing college. Whether aiming for a one-year certificate or a four year degree, StepUp provides tips, tools, resources and conversation starters on preparing and paying for college so that obtaining higher education can be a reality for all Utahns.

Your choices **today** greatly affect your opportunities **tomorrow**.

COLLEGE = LIFESTYLE

Are more likely to lead **healthier lifestyles** & get regular exercise.

Help their own **children to be better prepared** for college.

People who go to college...

Take time for **hobbies, fun activities, volunteering & community involvement.**

Are more likely to report **happier marriages.**



EDUCATION MATTERS More Education = More Opportunities

College is more than training for a career. It's about discovering yourself and learning to think and live independently. It's about life lessons, social skills and acquiring more training in areas that interest you for a happier and more successful life.

And, of course, there are other benefits. Studies prove it: continue your education after high school and you are likely to make more money than people who stop at high school. A college degree increases your chance of employment by nearly 50 percent. A two-year degree or even some college can have a positive impact on your ability to find and keep a job.

Basically, the higher your education level, the higher your chances of finding and keeping a job that offers better pay, more security for you and your family, and better benefits like health insurance and retirement plans. Not to mention your ability to step up to your dream.

HOW TO GET



1.

Visit www.UtahFutures.org



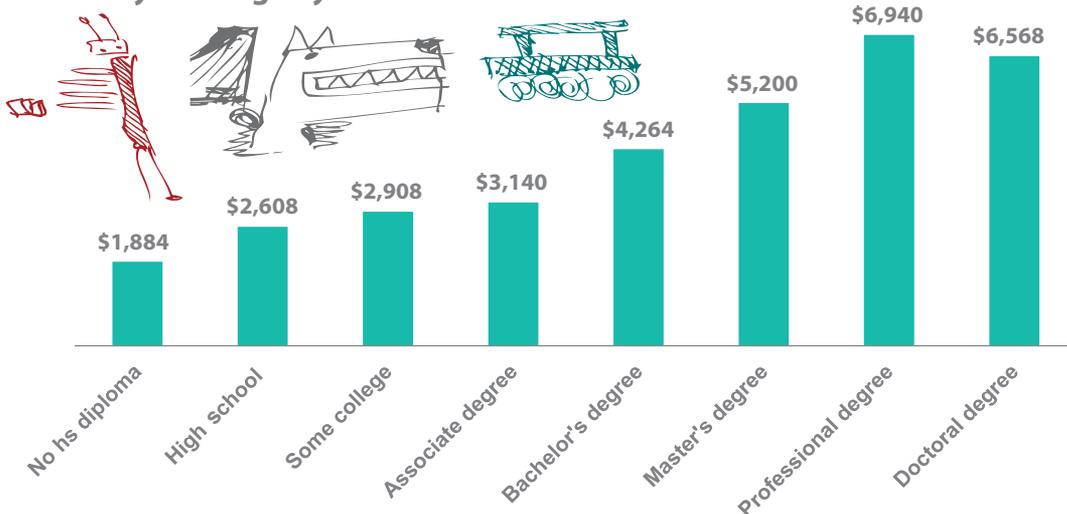
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Click Browse UtahFutures.org to learn more

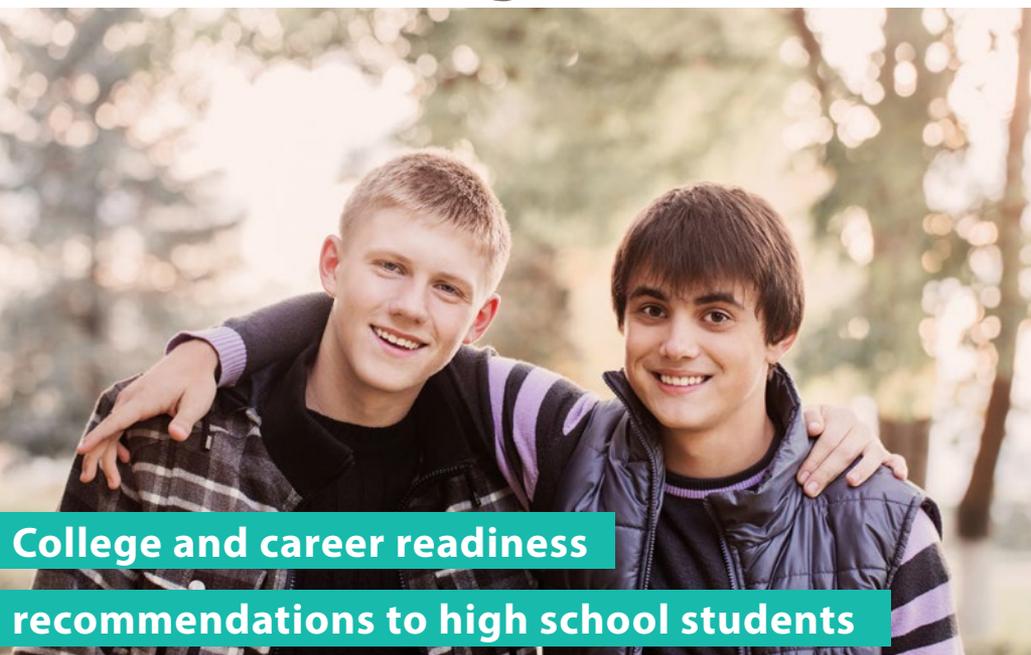
COLLEGE = MORE \$\$\$

Monthly earnings by education level



2012 data; source: US Bureau of Labor Statistics

Be ready for college & careers



College and career readiness recommendations to high school students

The Utah State Board of Regents and the Utah State Board of Education believe all students should have education and career goals that will prepare them to experience fulfilling lives, actively participate as educated citizens and thrive in a particularly competitive and global marketplace. A college- and career-ready student is prepared to succeed in college and in postsecondary workforce training programs. Opposite, you'll find joint recommendations for students to be college- and career-ready.



Preparing for College

You are college material. Put aside any doubts you may have and start believing in yourself. Regardless of roadblocks you can reach your dreams by stepping up to higher education. Millions just like you have said, "I'm going to college", and you can, too.

Good grades and test scores are definitely helpful, but if you have low grades and test scores, don't count yourself out. Keep moving forward.

A common myth is that only people with excellent high school grades and SAT or ACT scores can go to college. It's just not true.

- Different colleges have different admissions standards.
- Apply to a variety of colleges and universities.
- You can take the ACT and SAT tests multiple times to improve your scores. Colleges and universities will use your highest score in determining placement and admissions eligibility.
- Several schools have open admissions policies. Two-year schools are a great opportunity to get a start on your college experience.
- You're not in this alone. There are many tools to help you prepare.



Test Preparation

The ACT and SAT examinations may play a role in whether you are accepted into your preferred school, or earn a scholarship. Many schools use test results to place you in the appropriate courses when you enroll. Other tests such as Advanced Placement (AP) also permit students to receive college credit while in high school. UtahFutures.org provides free test preparation services for the ACT, SAT, AP and other college preparatory exams.

Assessments are valuable tools for helping you identify individual interests, strengths and opportunities. UtahFutures.org can direct you to potential career and educational areas that match well with your results.

Majors and Degrees

Do you know what you want to study in college? Utah colleges and universities offer a wide selection of majors. An up-to-date listing of certificates and degrees offered at Utah colleges and universities is available at UtahFutures.org.

1 Build an academic foundation

- Take challenging classes in high school to develop an understanding of different subjects and a solid academic preparation for college-level courses.
- Take Advanced Placement (AP), International Baccalaureate (IB) or Concurrent Enrollment (CE) classes that lead to college credit and provide direct experience in college-level studies. Select Concurrent Enrollment classes that apply to general education, a certificate, or a degree that fits your educational plans.

2 Develop intellectual and career capacity

- Select courses in high school that challenge the intellect and develop critical thinking, analysis, and problem-solving strategies.
- Practice creative problem solving, increase written and oral communication and teamwork skills and become technology proficient.
- Establish time management and study habits to prepare for the greater amount of independent work required in college.

3 Evaluate progress for college

- Do the very best academic work possible in every class taken from middle school through the senior year of high school.
- Speak with a counselor about your course choices; ask for advice on enhancing college readiness skills.
- Throughout the middle and high school years, use external methods (such as the EXPLORE, PLAN and ACT sequence of tests, or ACCUPLACER) to determine how close you are to being ready for college.
- Adjust study habits and school course choices appropriately to address weaknesses and stay on track.



4 Explore post-secondary options

- Visit at least one college campus; take a guided tour and ask questions.
- Learn how much college costs. Submit the Free Application for Federal Student Aid (FAFSA) by the priority deadline. Ask a financial aid advisor about scholarships, grants, loans and work study.
- Complete the steps necessary for college entry: take a college entrance exam (ACT or SAT) and submit an admission application by the priority deadline.

Right Course = College Ready



To earn the Regents' Scholarship you must complete the following courses while in grades 9-12. You will complete most of these courses to graduate from high school anyway, so why not **DREAM** a little bigger and earn a scholarship!

- **4 credits of English**
- **4 progressive credits of Mathematics (At a minimum you must complete Secondary Math 1, Math 2 Math 3 and one class beyond Math 3.)**
- **3.5 credits of Social Science**
- **3 credits of lab-based Science courses, specifically one of each: Biology, Chemistry and Physics**
- **2 progressive credits of the same World Language, other than English, during grades 9-12**
- **To achieve the base award maintain a 3.0 hs cum GPA, maintain a C in core courses & submit an ACT score.**



High school vs. college: What to expect

- One of the easiest ways to make a seamless transition from high school to college is to know some of the main differences between the two.
- Classes that start at 11 a.m. and end at 3 p.m. might sound great, but you'll actually have a lot more studying to do if you want to be successful in college. Here are some of the main changes to expect.
- In high school, your time is structured by other people like parents and teachers; in college, you are expected to manage your time wisely and accept responsibility for the success or failure that results. If you're out partying instead of studying, you have nobody to blame but yourself, so get used to owning up to your behavior.
- In high school, your teachers usually cover all homework and reading material in class; in college, you have to do the reading even if it isn't covered in class, because you are expected to know it for tests and final papers. If you don't read and understand the material, it will show in your papers and test scores.
- There's no extra credit in college. If you don't do the work well and on time, your grade will correspond with what you produced. There aren't as many tests, homework usually isn't graded, and major papers can count for a very large percentage of your final grade. The awesome part of this is that you don't have someone looking over your shoulder, so enjoy your responsibility.
- In college, participation in conversations and lectures is expected, so come prepared with intelligent questions based on the assigned work.
- You have more freedom to choose your course of study according to what you're passionate about and interested in. This means more responsibility though; if you take classes that you don't really need, you are spending time and money on them. Make sure you sign up for courses that count toward your degree.

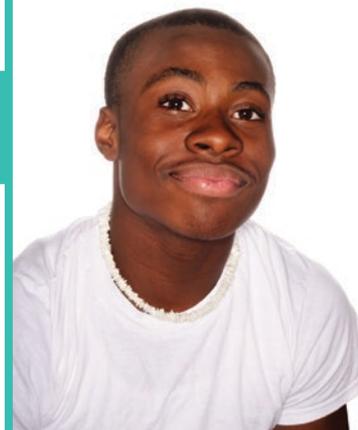
Concurrent enrollment

The concurrent enrollment (CE) program makes college courses available to eligible high school students during their junior and senior years. Students earn both high school credit and regular college credit which is recorded on a college transcript. CE allows students to become better prepared for the world of work or complete selected college-level courses corresponding to the first year of college course work.

All public education districts and charter high schools and all credit-granting institutions within the Utah System of Higher Education may participate in the state concurrent enrollment program. Concurrent enrollment classes are taught either at the high school or on a college campus.

Teachers may be regular college faculty members or high school teachers who meet adjunct faculty qualifications at the college. In rural areas, concurrent enrollment courses are frequently technology delivered on distance learning and the Internet.

Utah's Colleges and Universities



Utah State University

1 **ON THE MAP:** 80 percent of USU students live away from home, making USU Utah's largest residential campus. Logan has been ranked as the No. 2 "Best College Town" in the nation.



Weber State University

2 **ON THE MAP:** WSU offers more than 215 undergraduate programs, including the Bachelor of Integrated Studies program, which allows you to create a degree as unique as you.



LDS Business College

3 **ON THE MAP:** Weekly devotionals are held in the Assembly Hall on Historic Temple Square.



Salt Lake Community College

4 **ON THE MAP:** The college ranks third in the nation in the number of associate degrees awarded.



University of Utah

5 **ON THE MAP:** Feeling smart enough to duke it out with the likes of MIT? In the past six years, the University of Utah ranked first or second among institutions for startups.



Westminster College

6 **ON THE MAP:** Westminster has more than 60 different student clubs and organizations.



Utah Valley University

7 **ON THE MAP:** Several times throughout the school year you can enjoy some of the best dining around by visiting Restaurant Forte — a fine-dining restaurant located on UVU's campus and featuring some of the latest creations of its award-winning culinary arts program.

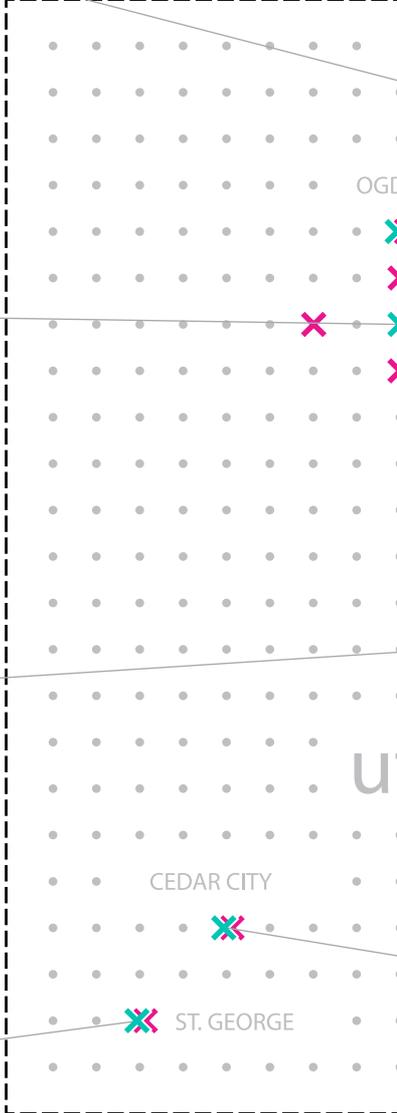


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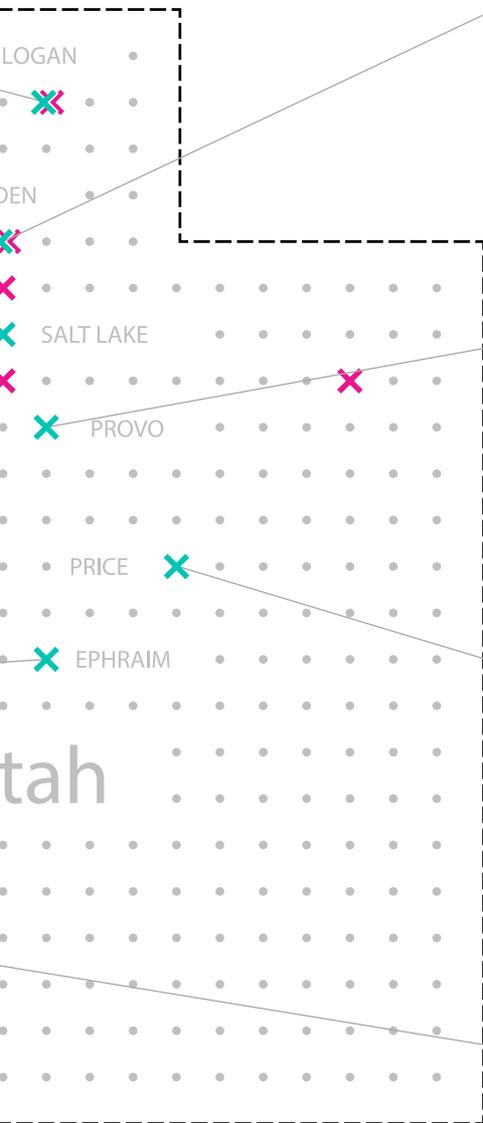
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12



13* *Eight UCAT Applied T



Technology Colleges (ATCs)

Brigham Young University

8 **ON THE MAP:** Live cougars once terrorized the campus (this was back in 1924, and the incident was quickly remedied).



USU Eastern

9 **ON THE MAP:** Home of the Utahraptor made famous in the movie "Jurassic Park." If you dare, you can visit this nimble and vicious predator in the college's world-class Prehistoric Museum.



Snow College

10 **ON THE MAP:** Snow College is the only college in the nation to have a partnership with Juilliard.



Southern Utah University

11 **ON THE MAP:** With national and state parks surrounding SUU on all sides, the university has more than 150 chartered clubs and student organizations devoted to exploring our world.



Dixie State University

12 **ON THE MAP:** Enjoy 300+ days of sunshine and an average temperature of 70 degrees.



Utah College of Applied Technology

13 **ON THE MAP:** UCAT's Applied Technology Colleges have an 87 percent placement rate among students who completed certificate programs. These students were hired in their field or placed in additional education during 2012.



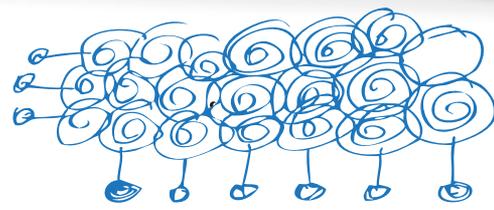
Write your dream here



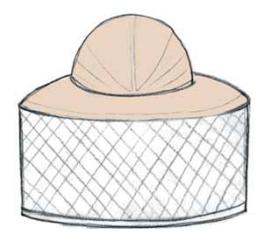
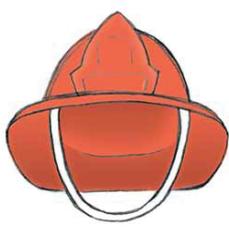
It's never too early to think about college and what you want to be when you grow up. Get your crayons or colored pencils ready—maybe you'll be an artist!

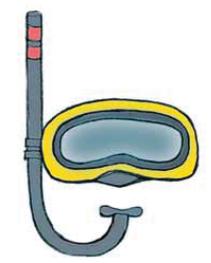
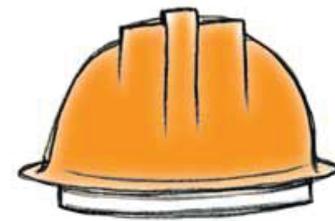
- welder
- surgeon
- scuba diver
- scientist
- security guard
- professor
- police officer
- plumber
- nurse
- marine biologist
- lab technician
- jungle explorer
- jet pilot
- high school graduate
- firefighter
- factory worker
- engineer
- electrician
- doctor
- dentist
- construction worker
- college graduate
- chemist
- beekeeper
- astronaut
- architect

Ideas for headgear answers:



Which jobs go with the following headgear? Use your head to figure it out. There may be more than one answer for each.





Glossary of Terms

While preparing for college, you'll come across new terms and acronyms galore. Use this glossary to become fluent in college speak.

- **ACCUPLACER:** The purpose of ACCUPLACER tests is to provide you with useful information about your academic skills in math, English and reading.
- **American College Testing Program (ACT):** A four-part examination designed to measure a student's scholastic development. The test covers English, mathematics, social studies and natural sciences. Many colleges require students to take this test or the SAT and submit their test scores when they apply for admission. It is recommended that students take the ACT or the SAT during their junior year in high school and then again as a senior.
- **Admission & Scholarship Index:** Admissions and scholarship decisions can be based on an index of GPA and ACT scores at some of our institutions of higher education. The score may also be used for placement.
- **Advanced Placement Program (AP):** A service of the College Board that provides high schools with course descriptions in college subjects and Advanced Placement Examinations in those subjects. High schools teach the courses and give the examinations to interested students. Those who pass the exams are eligible for advanced placement, college credit or both.
- **Applied Technology College (ATC):** A college that prepares technically-skilled workers in specific occupations that generally do not require an associate or more advanced degree. ATC students can earn certificates that prepare directly for employment in a few months to a little more than a year.
- **Career Assessment Inventory (CAI):** An assessment test given to students to direct them toward occupations that may be of interest.
- **Certificate:** Generally, one-year programs that lead directly to entry level employment in a specific occupation such as aviation pilot, diesel mechanic or respiratory therapist.
- **College and Career Plan (SEOP):** Individual student planning consists of school counselors coordinating ongoing systemic activities designed to help individual students establish personal goals and develop future plans.
- **Concurrent Enrollment (CE):** The concurrent enrollment program makes college courses available to eligible high school students during their junior and senior years. Students earn both high school credit and regular college credit, which is recorded on a college transcript.

courses available to eligible high school students during their junior and senior years. Students earn both high school credit and regular college credit, which is recorded on a college transcript.

• **Credit Hour:** A unit used to measure the amount of schoolwork a student has enrolled for or completed. In a credit hour system, each course is assigned a specific number of credit hours.

• **Expected Family Contribution (EFC):** The amount a student and his or her family are expected to pay toward the cost of attendance.

• **Federal Work-Study Program:** A federally funded part-time employment program for undergraduate and graduate students. Eligibility is based on financial need.

• **FERPA:** The Family Educational Rights and Privacy Act is a federal privacy law that gives parents certain protections with regard to their children's education records, such as report cards, transcripts, disciplinary records, contact and family information and class schedules.

• **Financial need:** The difference between the cost of attendance and the student's expected family contribution.

• **FAFSA:** The Free Application for Federal Student Aid is a free financial aid application form used to determine eligibility for need-based federal financial aid. Applications are accepted after Jan. 1. Early application is strongly encouraged. Students should apply during their senior year. Visit www.FAFSA.gov.

• **Grant:** A form of financial aid that does not have to be repaid or earned by working. Grants are usually based on financial need; however, academic merit may also be considered.

• **International Baccalaureate (IB):** A program offered in some schools that provides academically challenging courses.

• **Merit-based aid:** Financial aid that is dependent on academic, artistic or athletic merit. This type of aid does not require demonstration of financial need.

• **Need-based:** Financial aid that is dependent on demonstration of financial need. Most sources of financial aid that are provided by the government are need-based.

• **Open admissions:** The college admissions policy of admitting virtually all applicants with high school diplomas or their equivalent. Conventional academic qualifications, such as high school subjects taken, high school grades and admissions test scores are not used to limit enrollment.

• **Pell Grant:** Money awarded directly to students by the federal government. Only undergraduate students may receive federal Pell Grants. To apply for a federal Pell Grant and other federal financial aid, fill out the Free Application for Federal Student Aid (FAFSA) at www.FAFSA.gov.

• **Regents' Scholarship:** The Regents' Scholarship encourages Utah high school students to prepare for college academically and financially by taking a core course of study and saving for college. The scholarship may be used at any public college or university in the Utah System

of Higher Education, as well as at Brigham Young University-Provo, LDS Business College, and Westminster College.

• **Rolling Admissions:** An admissions procedure by which the college evaluates applicants on a first-come, first-served basis. Applicants are screened as soon as they submit all application materials. The college may consider applications on a weekly or monthly schedule. Applicants receive a notice of the decision a short time after application.

• **Scholarship:** A form of financial aid that does not have to be repaid or earned through employment.

• **State Student Identification Number (SSN):** Federal and State laws along with data collection requirements have driven the creation of a unique State Student Identifier (SSID) for each student in the state of Utah.

• **Student Education Occupation Plan (SEOP):** Individual student planning consists of school counselors coordinating ongoing systemic activities

designed to help individual students establish personal goals and develop future plans.

• **Subsidized loan:** A need-based loan, such as a Direct Subsidized Stafford. The federal government pays the interest on subsidized loans during the borrower's in-school, grace and deferment periods.

• **Transcript:** An official copy of a student's educational record.

• **Utah Education Savings Plan (UESP):** Utah's top-ranked, tax advantaged 529 savings plan to help you save for the future cost of college. Opening accounts is free and there are no minimum or ongoing contribution requirements.

• **UtahFutures.org:** A one-stop shop for people to explore and organize training, education and career information.



ADMISSION TIPS

1. Meet with your counselor! Counselors have important information about colleges, admissions and financial aid. Many colleges also require a counselor recommendation.
2. Take a strong course schedule. Your class record is a big part of your college application. Don't take courses that simply pad your GPA. Challenge yourself. Take AP, IB or honors courses, or a course at a community college.
3. Ace the entrance exams. Practice the test by taking sample versions beforehand. Get plenty of sleep and eat a well-balanced breakfast before you test. Be sure to read the directions and test questions carefully. Pace yourself so you have time to review your work.
4. Find the school that's right for you. Ask your guidance counselor for advice. Learn more about schools via their websites, campus visits and college fairs.
5. Fill out the application accurately and neatly. Approach each application as if it were the only one that you're willing to fill out. Read the directions and follow them precisely. Make a draft copy first, then revise and proofread.
6. Craft application essays with excellence. Start by brainstorming for an original topic and hone your unique point of view. When writing, be clear, concise and well-organized. Don't forget to check grammar and spelling.
7. Submit applications early and watch for deadlines. List deadlines and important dates in one place and refer to them often.
8. Get great letters of recommendation. Choose adults who know you well, such as teachers, employers, coaches and clergy. Provide required forms in advance, a stamped addressed envelope, a list of your activities and accomplishments and the date your application needs to be mailed.
9. Follow up on your applications. If a college hasn't sent you something that they should have, check on your application. With thousands of applications being processed, mistakes do occasionally happen.
10. Dazzle them at your college interview. Stay calm. Prepare by practicing with friends, and formulate a few questions to ask. Dress for the occasion. Follow-up with a thank-you note.

SCHOLARSHIP TIPS

1. Apply only if you are eligible! Read all of the scholarship requirements and directions carefully to make sure you're eligible before you send in an application. Your application can't win if you're not eligible for the scholarship.
2. Complete the application in full. If a question doesn't apply, note that on the application. Don't just leave it blank.
3. Follow directions. Provide everything that is required. Don't supply things that are not requested—you could be disqualified.
4. Neatness counts. Make several photocopies of all the forms you receive. Use the copies as working drafts to develop your application packet. Always type your application. If you must print, do so neatly and legibly.
5. Make sure your essay makes an impression. The key to writing a strong essay is to be personal and specific. Include concrete details to make your experience come alive: who, what, where and when.
6. Watch out for deadlines. To help keep on track, impose a deadline on yourself that is at least two weeks before the stated deadline. Use this time to proofread your application before you send it off.
7. Before sending your application packet, make a copy of the entire packet and keep it on file in case your application goes astray. Make sure your name (and social security number, if applicable) appears on each page of your application to ensure that nothing is lost.
8. Give it a final "once-over." Proofread the entire application carefully. Be on the lookout for misspelled words or grammatical errors that can give a bad impression. Ask a friend, teacher or parent to proofread it as well.
9. Ask for help if you need it. If you have a problem with the application, call the funding organization and ask questions.
10. Remember, your scholarship application represents you. Your ability to submit a neat, timely, complete application reflects on you. It's the face you're showing to this organization. Take pride in yourself by submitting your best application.

A Scholarship within your reach

The Regents' Scholarship is designed to help students be college ready by taking the right classes. All of the requirements for the scholarship must be completed during grades 9-12. Even though you won't apply for the scholarship until your senior year of high school, make a plan now to make sure you take the right classes, because taking the right classes equals opportunity.

The scholarship is available to Utah high school graduates who enroll in 15 credit hours at one of the following institutions of higher education: Dixie State University, Salt Lake Community College, Snow College, Southern Utah University, University of Utah, Utah State University, Utah Valley University or Weber State University. It can also be used at the following private, non-profit Utah institutions: Brigham Young University-Provo, LDS Business College and Westminster College.

To learn more, visit regentsscholarship.org, email regentsscholarship@ushe.edu or call 801-321-7159.

Regents' Scholarship

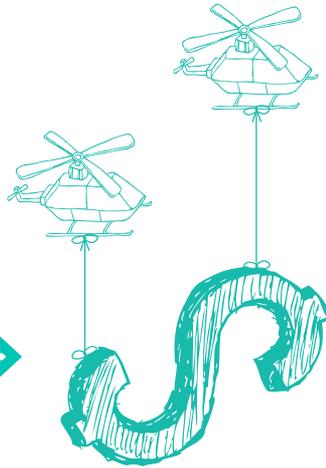
Exemplary
Academic
Achievement
Award

UESP
Award

Base Award

The Regents' Scholarship offers three awards. A student can earn a combination of awards: the Base award, Base and UESP, Base and Exemplary or Base, Exemplary and UESP awards.

Paying for college is possible



Getting a college education is an investment that will pay back for a lifetime, so don't let finances stand in your way. There are many resources available to help you afford higher education, and the first step is to become informed.

Here are a few suggestions that will help as you explore your options:

- Pay attention to the financial literacy course you take during your junior or senior year in high school.
- Take advantage of your high school counseling center's resources.
- Actively listen and take part in college presentations at your high school.
- Visit the college(s) that interests you. Schedule an appointment with a financial aid advisor at the college or university when you plan to visit and have a parent or guardian go with you if possible.
- Explore the wide variety of financial aid and scholarship information at UtahFutures.org.

How SSFCU can help you pay for college

Scholarships:

- Security Service Federal Credit Union provides a yearly scholarship program for high school seniors. This year, the Security Service Scholarship Program will award \$50,000 to help 20 deserving young people pursue higher education. Security Service will accept new applications from high school seniors from July 1 to November 4, 2014 for the 2015 scholarship. To find out more and download an application, visit ssfcu.org and click on About Us.

Loans:

- If traditional student loans are not enough to cover the cost of your college tuition, another option is to check out the Smart Option Student Loan[®] by Sallie Mae[®] offered at Security Service Federal Credit Union. To find out more about the benefits of a Smart Option Student Loan[®], visit ssfcu.org/salliemae.

Saving:

- There are several affordable ways for parents and teens to start saving early for higher education. Some options to keep in mind include opening a youth savings account or investing in a college savings fund like a 529 Savings Plan or a Coverdell ESA account. Another way to save is by opening a certificate of deposit (CD) that pays interest. To learn more, visit ssfcu.org.

Financial Literacy:

- The key to financial success is financial literacy. The more you know about managing money and saving, the easier it will be for you to manage college expenses. Through a partnership with Junior Achievement, Security Service Federal Credit Union is helping to bring financial literacy to the classroom in Utah schools.

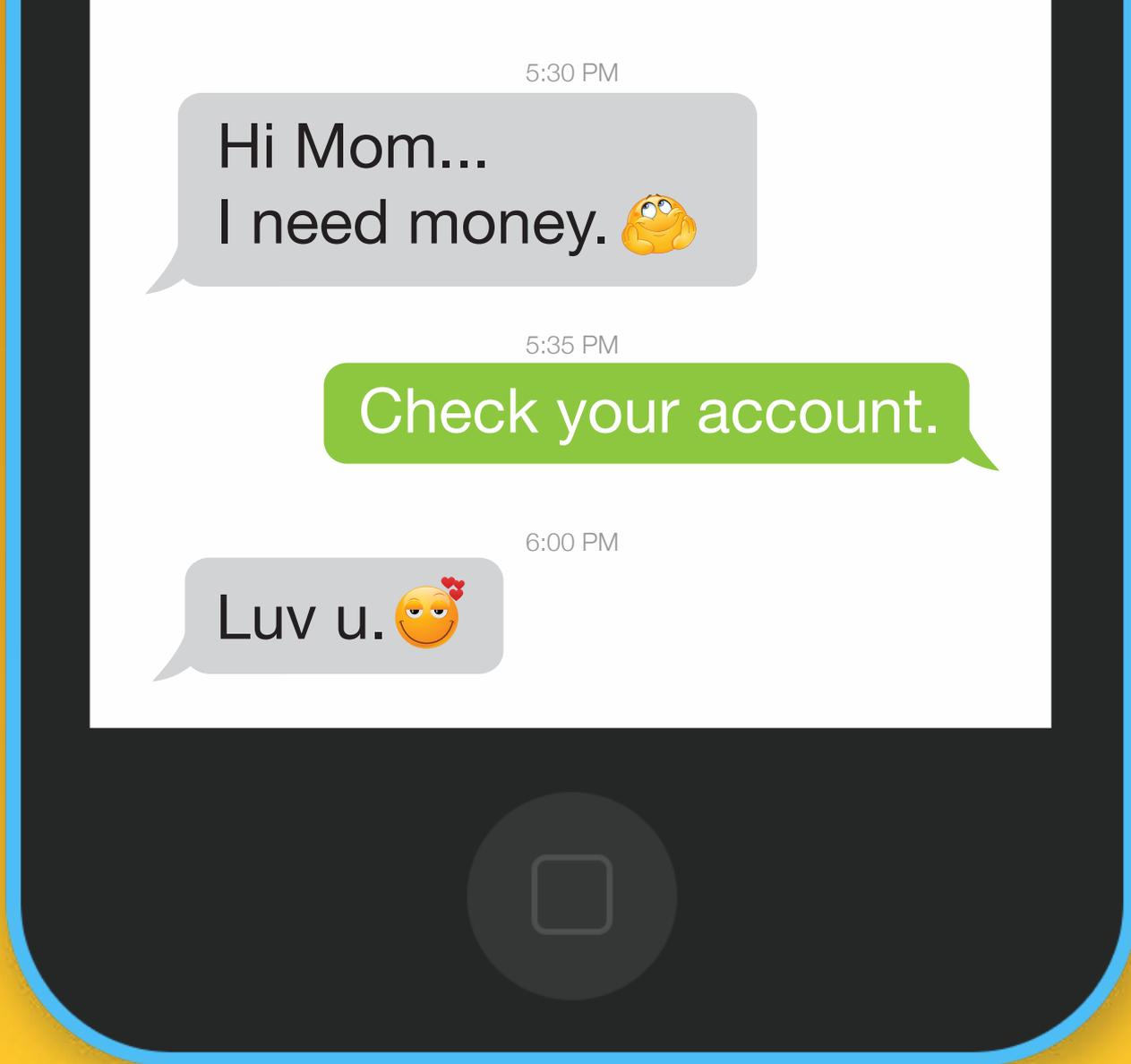
The FAFSA

While every application process is unique, filling out the Free Application for Federal Student Aid (FAFSA) is a great place for every college-bound student to start. Based on the information you enter into the FAFSA, you can qualify for different types of financial aid, including grants, work-study and student loans.

The best time to do this is between January and April. The earlier, the better! Much of the best financial aid that institutions have to award goes to the students who file the FAFSA by the school's priority filing deadline.

CREDITS

This educational section from the Deseret News' Newspapers in Education program was designed by Amy O'Donnell in partnership with Melissa Miller Kincart and StepUP Utah. The project was under the direction of Cindy Richards, Newspapers in Education director, with special thanks to Gregory Reed, vice president, Member Services and Jenn Earles, branch marketing and community relations manager of Security Service Federal Credit Union.



When it's time for college, not only do you need to decide how to pay for tuition, you have to plan for all the extras. From dorm décor to late-night pizza deliveries, college kids always need cash. No matter if you're paying for books or buying a bookshelf, we provide the financial resources and easy access to funds to get you through the next four years.

myBranch Mobile Banking | 30,000 Free ATMs | 5,000 Shared Branches

Learn more at
[**ssfcu.org/access**](https://ssfcu.org/access)

