

Planning Your Future

For Freshmen

Your Alabama guide to preparing for higher education

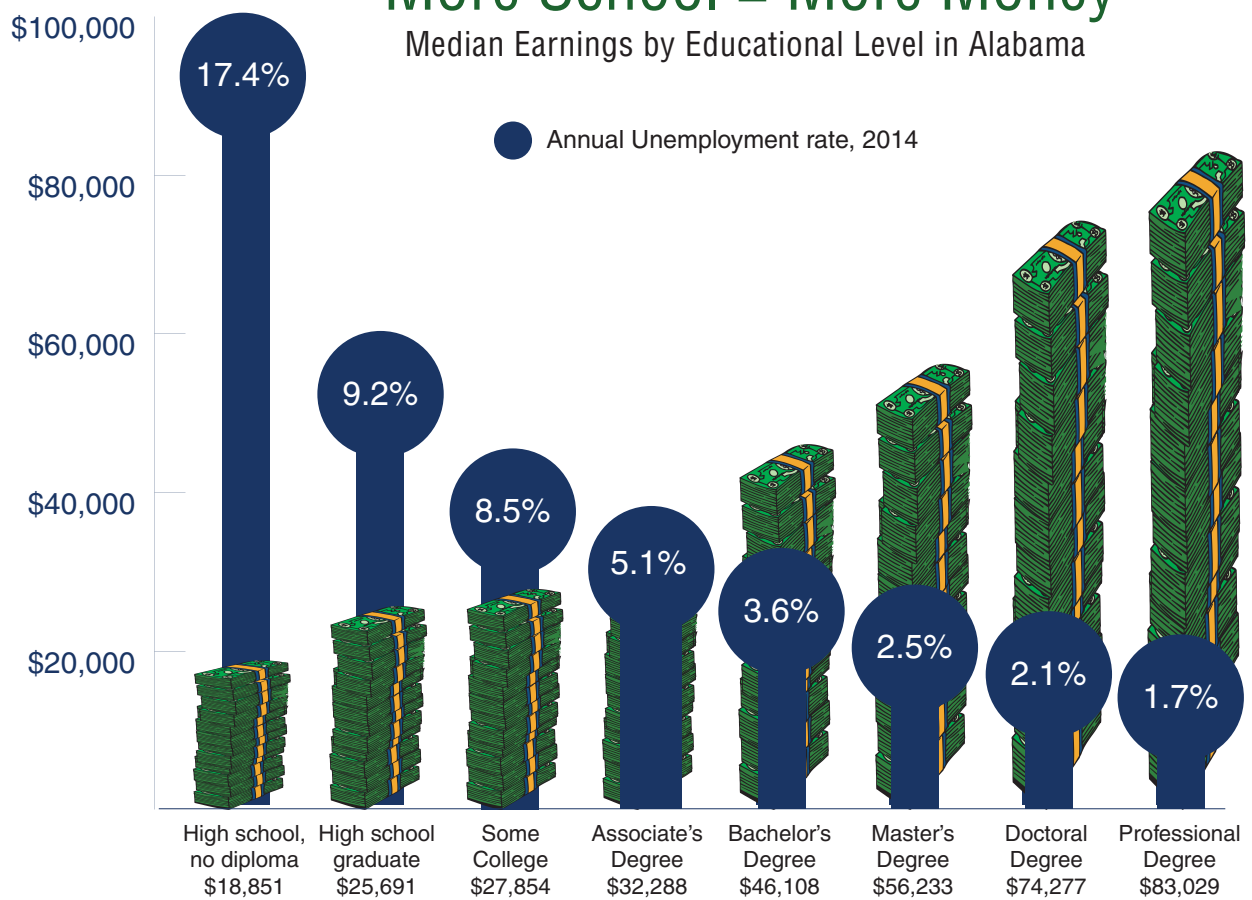


“How can a college degree help me?”

Someone who earns a bachelor’s degree will make an average of about \$20,417 more each year than someone with just a high school diploma. Over a 40-year working lifetime, that’s an additional **\$816,680**.

More School = More Money

Median Earnings by Educational Level in Alabama



This graph gives the 2014 median earnings of Alabamians over age 25, both sexes, who worked year-round at a full-time job, based on their level of education, compared to the unemployment rate for each level of education. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median. **Source: 2015 American Community Survey, U.S. Census Bureau.**

“I’M ONLY A FRESHMAN. ISN’T IT A LITTLE EARLY TO START THINKING ABOUT COLLEGE?”

When colleges consider whether or not to accept you, they look at your grades from **all four years** of high school. So the time to get serious... is now.

Colleges also judge you on the classes you take in high school. You should challenge yourself. Rather than coasting through school in easy-credit classes, try taking honors and AP courses.

You might have had some difficulties in elementary school or junior high, but you can turn all that around. Make up your mind to actively participate in all your classes and make good grades.

This is the beginning of the rest of your life. Be prepared. It’s the smart thing to do!

• SCIENCE CLUB • FFA • CHOIR

GET INVOLVED

Don’t spend all your time studying. Join clubs, sports or other extracurricular activities. Many colleges look beyond your classroom grades to see if you’re involved in activities that help you grow as a person.

Don’t stop at school activities — volunteer in community projects. It may help you get accepted into the college of your choice, and more importantly, it will help you become a better person.

HOSA • DRAMA CLUB • 4-H • KEY CLUB • FBLA

• ART CLUB • SPANISH CLUB

• YEARBOOK • FCA • SCHOLARS BOWL • BETA



“WHAT COURSES WILL I NEED TO COMPLETE HIGH SCHOOL?”

Are you going to college after high school? If you haven't decided yet, you should make this decision soon!

When choosing electives, it is best to choose courses that relate to what career you want to go into or that will help you select a college major. Since every freshmen needs to have a four-year plan, your path to a diploma should reflect your aspirations for life after high school. Choose electives wisely to make sure you're prepared.



ALABAMA HIGH SCHOOL GRADUATION REQUIREMENTS

Subject	Alabama High School Diploma requirements
English Language Arts	4 credits: English 9, 10, 11 and 12 or any AP/IB/postsecondary equivalent.
Mathematics	4 credits: Algebra I, geometry, Algebra II/Algebra II with trigonometry, or their equivalent. Additional courses to complete the four credits must be chosen from the Alabama Course of Study: Mathematics or CTE/AP/IB/postsecondary equivalent course.
Science	4 credits: Biology and a physical science, plus two additional science courses. Third and fourth science credits may be used to meet both the science and the CTE course requirement and must be chosen from the Alabama Course of Study: Science or CTE/AP/IB/postsecondary equivalent courses.
Social Studies	4 credits: World history, 2 credits of U.S. history, and government/economics or AP/IB/postsecondary equivalent courses
Physical Education	1 credit: LIFE (personal fitness); one JROTC credit may be used to meet this requirement
Health Education	1/2 credit: Alabama Course of Study: Health Education
Career Preparedness	1 credit: Career Preparedness course (career and academic planning, computer applications, financial Literacy)
CTE and/or Foreign Language and/or Arts Education	3 credits: Students choosing CTE, arts education and/or foreign language are encouraged to complete two courses in sequence
Electives	2 1/2 credits
Total Units	24 credits

For links to all of the Alabama Courses of Study, visit [Alabama's Department of Education link](#) here.

“I DON’T KNOW WHAT KIND OF JOB I WANT.”

No one expects you to choose your career by the time you’re 15, but now **is** a good time to start thinking about it.

You already know which classes you like. Ever consider turning them into a career? Look below:

English-Language arts

Teaching, writing, law, journalism or public relations.

Mathematics

Accounting, statistics, financial planning, computers, aeronautics, teaching or insurance.

Science and health

Medicine, pharmacy, veterinary science, meteorology, occupational therapy, environmental science, chemistry or medical research.

Social studies

Psychology, city planning, criminal justice, anthropology, human resources, government, teaching or social work.

Foreign languages

Government, translating, international business, travel agency or foreign service.

Technical education

Construction, mechanics, manufacturing or transportation technology.

Computer science

Astronomy, advertising, business, engineering or software design.

Drama, music and art

Animation, theater, advertising, cinematography, interior design, graphic arts, website design or broadcasting.

FREE ONLINE HELP

The college planning website www.mappingyourfuture.org features **CareerShip**[®] to help you learn about different careers.

You can take a survey that matches your interests with suitable careers. You can also view a comprehensive list of careers, complete with job descriptions, required skills and average salaries. You can find out whether you’ll need an associate’s, bachelor’s, master’s or higher degree to pursue the career of your choice.

CareerShip[®] also teaches you how to develop your résumé.



“WHERE WILL I GET MONEY FOR COLLEGE?”

Paying for college is a big hurdle for most students. But don't despair — there's a lot of help out there.

How will I pay for college?

You and your family are responsible for paying for college. But there are many financial aid programs available to help with college costs.

Who can receive financial aid?

Student aid is awarded for two reasons:

- Financial need, which is based on your parent's income. This is called need-based aid.
- Achievement, which can be based on your academic performance, athletics and other talents or accomplishments. This is called merit-based aid.

Most financial aid is need-based but is often awarded in combination with merit-based awards.

Colleges, state and federal governments, businesses and private organizations provide financial aid.

Colleges — offer need-based and merit-based scholarships. Merit-based scholarships can be for athletics or a particular field of study (accounting, band, nursing, etc.).

Alabama state government — offers several student aid programs, including the Alabama Student Assistance Program Grant and Alabama Student Grant, three community college scholarships and military benefits.

U.S. government — offers many grant and loan programs. Grants don't have to be paid back; student loans do.

Businesses and private organizations — offer scholarships based on who you are and where you grew up (your church, your parents' employers and local civic organizations like the Kiwanis Club, Key Club and Boys and Girls Club). Others offer scholarships based on your field of study in college.



“WHERE CAN I LEARN MORE ABOUT PLANNING FOR COLLEGE?”

What does financial aid cover?

Financial aid must be used to pay the costs of education, which may include tuition, fees, books, supplies and equipment as well as transportation, housing, food, laundry and personal expenses.

How do I apply?

You must file the Free Application for Student Financial Aid (FAFSA) to be considered for most state and federal student aid programs. File the FAFSA online at www.fafsa.gov.

Income figures from your FAFSA are plugged into a formula set by Congress to determine your family's expected family contribution (EFC). The EFC is the amount you and your family are expected to pay toward college. Tuition minus EFC equals your financial need.

Where can I get financial aid information?

Free financial aid information comes from:

- Your school counselor.
- The financial aid offices of the schools you're interested in attending.
- This website! Check out these online books from KHEAA:

Getting In, a college planning guidebook for high school students, provides admissions requirements, tuition, financial aid, academic majors and degree programs at Alabama colleges and universities.

Affording Higher Education lists more than **4,000** financial aid programs available to Alabama students.



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