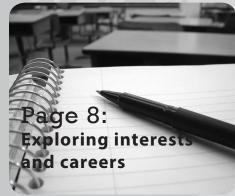


Gearing Up

helping your middle school student prepare for college and career



Page 6: How to pay for a college education



Page 10: How to support your student's success in middle school



The choices and attitudes your student develops now will help pave the way for success in high school, college, and career. This booklet will help you and your student make the most of middle school and be prepared for the future.



ABOUT OREGON GEAR UP

We believe that college is not a dream, it's a plan. A federally-funded program with support from The Ford Family Foundation and other partners, we support low-income middle and high schools across the state in increasing college access and success. Learn more at our website, **gearup.ous.edu** or find us on Facebook, Twitter, YouTube, and Pinterest. It used to be easy to get a good job right out of high school. In 1950, 80 percent of jobs in the United States required no higher education. You could get a job with just a year or two of high school, and you certainly didn't need to go to college.

COLLEGE More important than ever

But things are different now. By 2020, **70% of jobs in Oregon will require some form of postsecondary education** - that is, education or training after high school.

Your student will need post-secondary education to succeed. That may be a certificate program, a community college, a four-year college, or even a graduate degree. There are many options for post-secondary education. Finding the right one depends on what your student wants to do for a career.

THE **benefits** of A COLLEGE DEGREE INCLUDE:



MORE MONEY

Graduates from 2 or 4 year colleges will make on average 20-60% more than someone with just a high school diploma.

MORE JOB SECURITY

People with college degrees have lower-than-average unemployment rates.



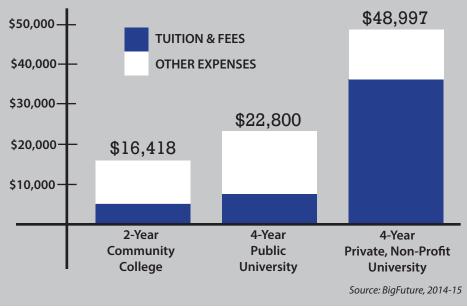
DOING WHAT YOU LOVE

Education after high school allows students to explore their interests, find their passion, and have more job opportunities.

THE COST OF COLLEGE

includes tuition, fees, books, living expenses, and transportation.

AVERAGE YEARLY COST FOR OREGON COLLEGES



DON'T PAY FULL PRICE! Your student is eligible for some form of financial aid to help pay for college tuition, fees, and living expenses. At 4-year universities, most students only pay about 60% of the sticker price, with private, non-profit schools often able to give the biggest discounts.

Source: National Center for Education Statistics

FINANCIAL AID

Financial aid helps families students and pay for college. Students receive financial aid based on need (what the family can contribute to college costs) and merit (achievement in academics, sports, or other areas). Colleges may use a combination of both to help your student pay for higher education. The federal government alone gives out over \$150 billion in student aid for college.

NEED-BASED AID

Loans:

Money for college that must be paid back.

Grants:

Money from the federal government or the college that does not need to be paid back.

Work Study:

Part-time jobs, often on campus, to help pay for college costs.

MERIT-BASED AID Scholarships:

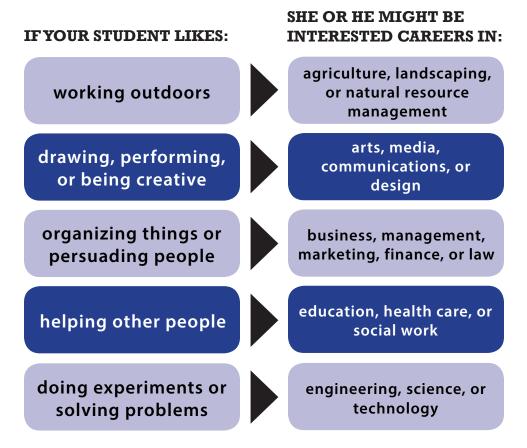
Given for good grades, community service, athletic ability, or other unique personal qualities.

The more that you and your student save for college now, the less he or she will have to rely on other sources later. Talk to your local bank, credit union, or an investment advisor to find out about specific college savings accounts that will gain interest - so that **the sooner your family starts saving, the more money your student will have** for higher education. Some options to consider include:

- 529 College Savings Plan
- Individual Development Account
- Coverdell Education SavingsAccount
- Savings bonds
- Stocks and mutual funds

EXPLORING CAREERS

College and career might seem far away for a student in middle school, but it's important to start planning now. One good way to prepare is to help your student explore his or her interests and talents. Talk with your student about the things she or he likes to do and find out about jobs that seem interesting. Begin by going through the chart below with your student, then help him or her learn more about careers in these areas and the education they require. Find out if the school offers other ways to explore career interests, such as online career exploration programs, career days, or job shadow opportunities.



HOW MANY YEARS OF COLLEGE DOES IT TAKE?

Administrative Assistant Auto Mechanic Bookkeeper Computer Technician Dental Hygienist Emergency Medical Technician Graphic Designer Hotel/Restaurant Manager Registered Nurse

Computer Systems Analyst Dietician Editor Engineer Fashion Designer FBI Agent Forensic Technician Investment Banker Journalist

Architect Dentist Doctor Lawyer Psychologist Scientist Social Worker Teacher Veterinarian

Bachelor's Degree

1-2

Technical Program or

Associate's Degree

More than

Graduate or Professional Degree

TIPS FOR MIDDLE SCHOOL SUCCESS

Talking to your student regularly about classes as well as his or her future hopes and dreams is one of the best ways to encourage college-going behavior. Be sure that your student knows that you have high expectations for academics and future career plans. Use the following suggestions for each grade level to ensure that your student is on track for high school, college, and career!

6тн GRADE

- Encourage your student to **get involved in an extracurricular activity** like music, sports, or student council. This is a great way to get to know teachers and other students.
- **Ask questions** about your student's classes, teachers, homework, and class assignments. Knowing that you care will help your student take school seriously.
- Encourage your student to **participate in classes and turn in assignments on time.** Establish a homework routine for your student to follow each day.
- Find out how you can check your student's grades and **keep track of weekly progress.** Ask school staff about tutoring and other services that might be available for help with challenging classes.
- Meet with a school counselor to talk about how your student can begin to **explore his or her career interests.**
- During 7th grade class registration, see if your student can sign up for **advanced classes** in math and language arts. Taking **challenging classes** like pre-algebra will prepare your student to succeed in high school and college.
- **Volunteer** at the middle school! This will send a strong message to your student that you think school is important.

7тн GRADE

- Encourage your student to stay active in sports or other activities at school. Find out if there are volunteer projects your student can participate in, such as tutoring younger students.
- **Stay informed** about your student's classes, homework assignments, and grades.
- **Keep volunteering** at the school. Even as your student gets older, it's important for you to stay involved and connected with the school community.
- Maintain a regular homework routine, providing quiet time each day for your student to study.
- Find out what the school does to help 7th graders explore their **academic and career interests.** Talk with your student about possible career plans.
- During 8th grade class registration, see if your student can sign up for **advanced classes** in math and language arts. Also see if your student can register for electives such as foreign language or computers.
- Find out if the school will take any field trips to **college campuses** and encourage your student to attend. If possible, volunteer as a chaperone.
- Ask a school counselor about college scholarship programs and find out what your student can do to qualify for them.

8тн GRADE

- Encourage your student to participate in **leadership opportunities** like student government and other activities.
- **Keep asking** your student questions about classes, teachers, and assignments. Check in with her/him frequently about homework and help make any adjustments necessary to meet increased 8th grade workloads.
- **Keep volunteering** at the school and find out ways to volunteer next year at the high school. Even a couple of hours a month makes a big difference.
- Find out if there is a **high school orientation** for students and family members.
- Find out if the school will take any field trips to **college campuses** and encourage your student to attend.
- During 9th grade registration, see if your student can sign up for **honors or Advanced Placement** classes in math, language arts, science, and social studies. Getting on the honors track in 9th grade will set the stage for higher achievement throughout high school.

WANT MORE INFO?

This booklet is just the first step in supporting your student during middle school with a goal of completing college ready for a career. Utilize the teachers and staff at your student's school, community banks and credit unions, university and community college staff, and these online resources to answer questions and learn more information about higher education and career options for your student.

COLLEGE PREPARATION

knowhow2go.org bigfuture.collegeboard.org aie.org mappingyourfuture.org

PAYING FOR COLLEGE

oregonstudentaid.gov studentaid.ed.gov scholarships.com oregoncollegesavings.com

CAREER EXPLORATION

mychildsfuture.org mypathcareers.org careerlaunch.net careerexplorer.net

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COLLEGE. It's not a dream, it's a plan.