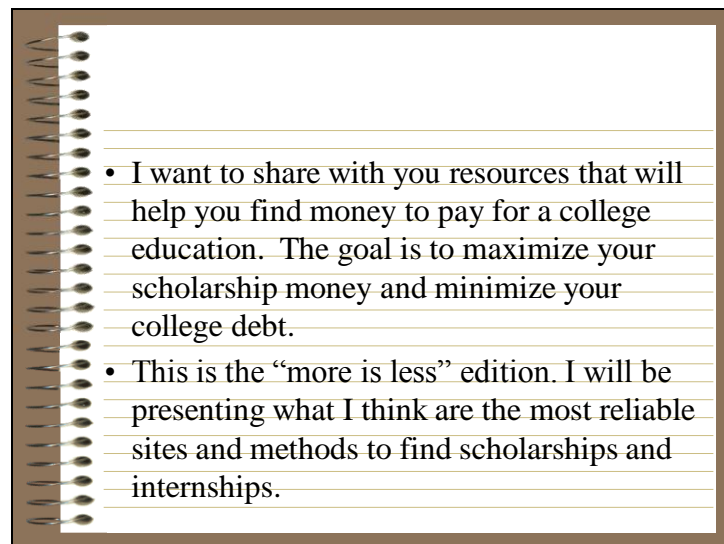
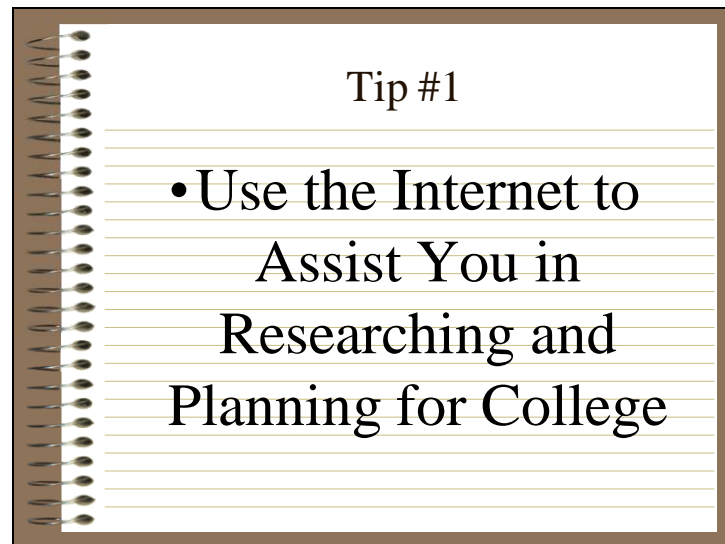


Slide 1



Slide 2





### **Planning Guides: High School and Beyond**

<http://www.collegefortn.org/>

In Tennessee, a web site that is sponsored by Tennessee.gov walks high school students through the process of researching and planning to attend college, including the ability to fill out applications for Tennessee colleges online.

<http://www2.ed.gov/students/prep/college/edpicks.jhtml>

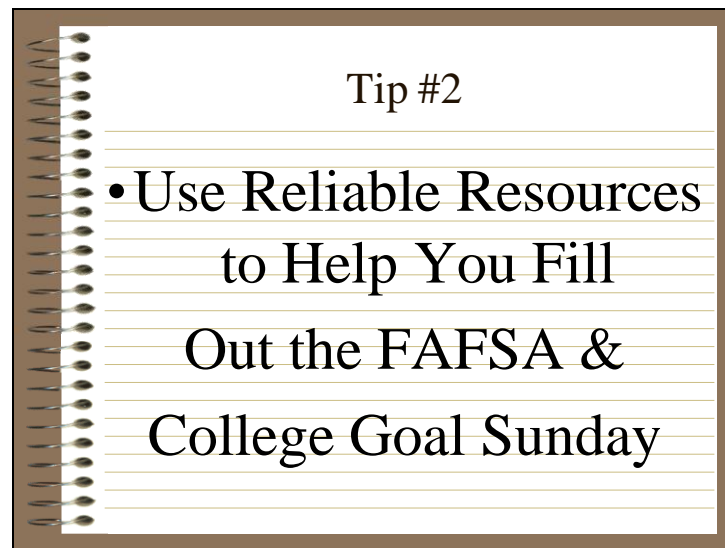
Ed.gov recommends three resources, including College.gov, Career Colleges and Technical Schools, and Accreditation and Avoiding Diploma Mills.

Other web sites that can assist you in planning for college:

<http://mappingyourfuture.org/>

<https://www.mycollegeoptions.org/>

<http://www.aarpworksearch.org/Tutorials/Pages/TutorialsResources.aspx>



### **Government Websites and Publications**

1. <http://www.FAFSA.ed.gov>

Students can go to Free Application for Federal Student Aid (FAFSA) online and apply. If you apply online, the process is faster.

Also, students and parents can receive assistance in completing the FAFSA online by calling 1-800-801-0576.

Since this is a government website, .gov will be in the web address. Any .com in the web address will charge you money and is a rip-off, and that .com is not associated with the federal government.

2. [http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

*Funding Your Education Beyond High School: The Guide to Federal Student Aid 2012-2013*

3. <http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsa.jsp>

Information about filling out the FAFSA on the web

- 4.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>

Federal Student Aid Publications

Several good publications are available in PDF format, informing students and parents on how to file the FAFSA, how to choose a college or career, and how to avoid student loan scams.

Of particular interest to those who have students in middle and junior high schools is a publication called *My Future, My Way: How to Go, How to Pay—A Workbook for Students in Middle and Junior High Schools*.

### **Other Publications and Information**

<http://www.kiplinger.com/reports/paying-for-college/>

Kiplingers Personal Finance Magazine is well respected, and you can find lots of good information about paying for college on this section of its website

<http://www.fafsaonline.com/fafsa-form/>

FAFSA Form Guide: 2012-2013 FAFSA Form Help—you can also download this guide as an ebook.

A quote about the guide: "This is a wonderful tool. It provides clear explanations of who is to fill out what and why." - Marcia Weston, Director of Operations, College Goal Sunday

College Goal Sunday

### **College Goal Sunday (Jan and Feb every year)**

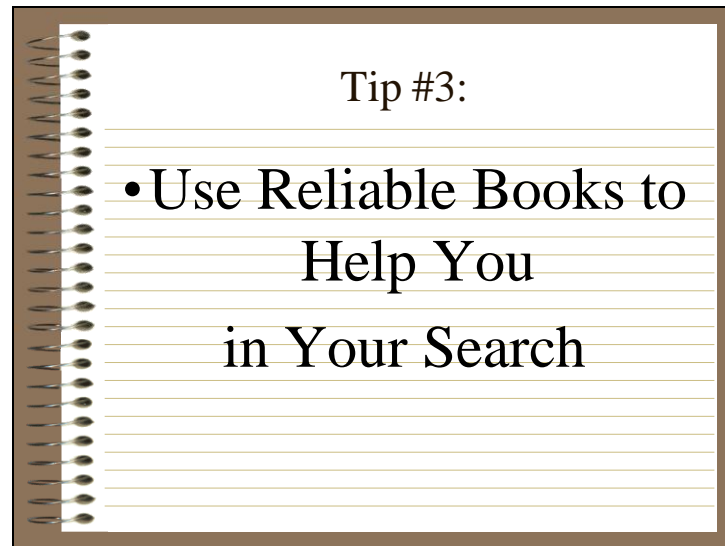
College Goal Sunday happens all over the country; you can bring your information in and get help from experts in filling out your FAFSA.

<http://www.tn.gov/CollegeGoalSunday/index.html>

The materials you need to bring can be found on the College Goal Sunday for Tennessee website.

<http://www.tn.gov/CollegeGoalSunday/locations.html>

Every January or February of each year, College Goal Sunday occurs, so start checking this website around November or December of every year to find a list and dates for College Goal Sunday in Tennessee.



**Books by People who Created a System that got them \$70,000 or more in Financial Aid**

Kaplan, Ben. *How to Go to College Almost For Free*", 2<sup>nd</sup> ed. Collins,

2001. ISBN #0-06-093765-3. You want the 2<sup>nd</sup> edition of this book. Kaplan received more than \$90,000 to go to Harvard.

Ragins, Marianne. *Winning Scholarships for College, 3<sup>rd</sup> Edition: An Insider's*

*Guide*, Holt, 2004. ISBN # 0805075216. Ragins received more than \$400,000 in aid.

Tanabe, Gen & Kelly. *The Ultimate Scholarship Book 2012: Billions of Dollars in*

*Scholarships, Grants and Prizes*. Supercollege, 2011. ISBN #1932662944.

Gen and Kelly Tanabe both received over \$100,000 in funds to go to Harvard.

## Internet Ebooks

<http://amzn.to/Fullridescholarshipbook>

*Full Ride to College: How to Win Scholarships and Get Admitted to the College of Your Dreams*, Andrew F. Knight, 2008. He received over 1.385 million in scholarships and fellowships. \$1.00 Kindle edition. If you don't have a Kindle (like me), you can download a reader for your PC and read Kindle books on your PC.

## Other Books You Might Find Informative

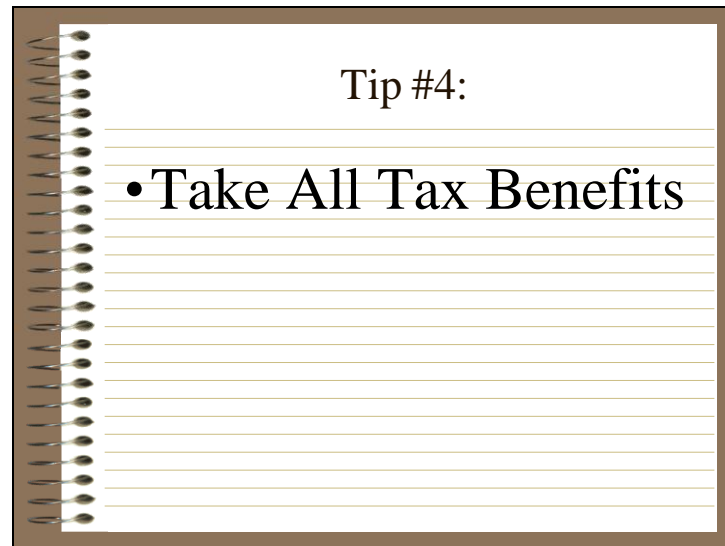
Bissonnette, Zac. *Debt-Free U: How I Paid for an Outstanding College Education*

*Without Loans, Scholarships, or Mooching off My Parents*. Portfolio Penguin, 2010. ISBN # 978-1-59184-298-9. I like this book. The introduction is titled, "The Four People You Meet when You Apply to College, and the Lies they Tell You."

Kantrowitz, Mark. *FastWeb College Gold: The Step-by-Step Guide to Paying for College*. Collins, 2006. ISBN#: 978-0061129582.

Scheer, Marc. *No Sucker Left Behind: Avoiding the Great College Rip-Off*, Common Courage Press, 2008. ISBN # 978-1567513783. Very good book that you can check out from the library.

Either these editions or later editions of these books are available from the Nashville Public Library.



<http://www.irs.gov/individuals/students/index.html>

Of course, the IRS government web site has a section strictly for students of all ages, from elementary to higher education students. Recent information about the American Opportunity Credit can also be found here.

For more information about tax benefits and deductions that might help you on your tax return, click on <http://www.irs.gov/recovery>

<http://www.irs.gov/newsroom/article/0,,id=213044,00.html>

Tax Benefits for Education: Information Center—many people are not taking education credits and deductions they are entitled to. 2011 is the last year for some of these credits.

You may also be able to amend your 2010 tax return if you didn't take education credits you were entitled to.



<http://www.irs.gov/newsroom/article/0,,id=211309,00.html>

Information about the American Opportunity Tax Credit

[http://www.nasfaa.org/students/Tax\\_Breaks\\_for\\_Higher\\_Education.aspx](http://www.nasfaa.org/students/Tax_Breaks_for_Higher_Education.aspx)

To find accurate information about federal tax benefits, check out the *Higher Education Federal Tax Benefits Guide - 2010 Tax Year* at the National Association of Student Financial Aid Administrators' (NASFAA) web site.

## **Free Income Tax Assistance**

Many times people are reluctant to fill out the FAFSA because they have not finished filling out their income taxes.

However, the waiting game can be harsh to those who wait later.

You can get income tax assistance to help you with your income tax if you make low to moderate income (less than \$50,000).

<http://www.irs.gov/individuals/article/0,,id=107626,00.html>

The IRS provides an 800 number to find VITA (Volunteer Income Tax Sites) sites near you, as well as AARP tax volunteer sites.

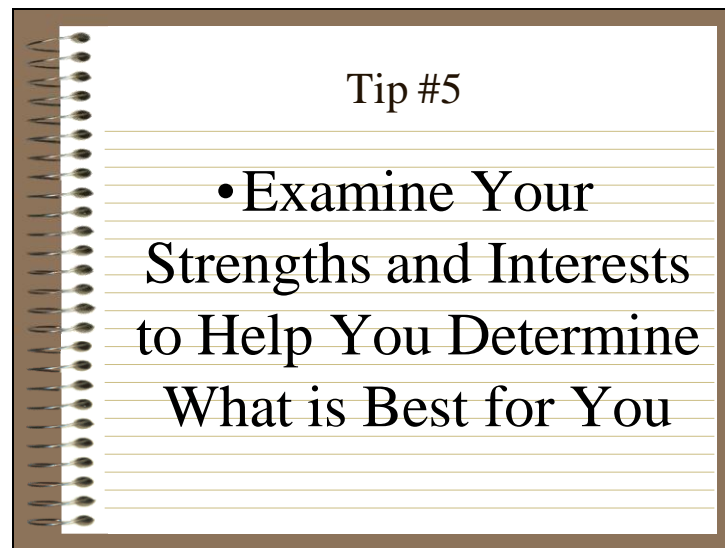
[http://www.aarp.org/money/taxes/aarp\\_taxaide/](http://www.aarp.org/money/taxes/aarp_taxaide/)

You don't have to be older to use the AARP tax volunteer sites. (I used one about two years ago to get assistance on my taxes).

What should I bring to the VITA tax site?

<http://www.irs.gov/newsroom/article/0,,id=167463,00.html>

For a list of what to bring to the VITA or tax counselor site, consult this article.



<http://www.mynextmove.org/>

Available since February 2011, MyNextMove.Org is a federal government website that allows you to look “over 900 different careers and see important information including skills, tasks, technologies, salaries, and employment outlook.

Discover related apprenticeships and training, and search actual job openings. Find careers through a keyword search [or] by browsing industries.”

<http://actpreptsu.wordpress.com/2011/06/15/what-is-my-next-move-career-activity/>

What is My Next Move? Career Activity is a career activity handout I created to be used in conjunction with the above federal website.

<http://www.onetcenter.org/IPSF.html>

O\*Net Interest Profiler Short Form—here you can answer 60 short answer questions to assist you choosing a career

## **Informational Interviewing**

[http://www.career.emory.edu/students/pdf/Informational\\_Interviewing\\_Guide.pdf](http://www.career.emory.edu/students/pdf/Informational_Interviewing_Guide.pdf)

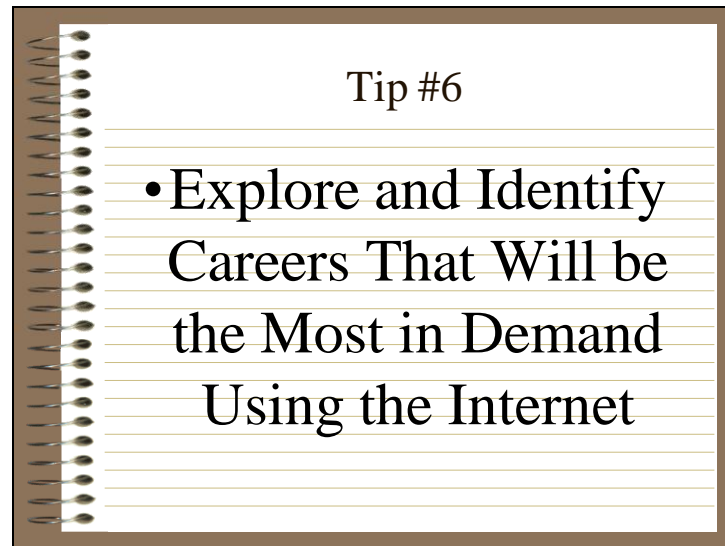
<http://career.ucla.edu/students/ExploreCareers/WhatIsAnInformationalInterview.aspx>

Informational interviewing—interview people doing what you are thinking about doing. The articles above give you an idea about what informational interviewing is about. Richard Bolles is a big proponent of this strategy, and I agree.

Once again, you can read about informational interviewing in *What Color is Your Parachute?*

Or you can google Richard Nelson Bolles and informational interviewing.

Also, any schools or programs you are thinking of attending, use the “Reality Test.” Ask three or four people in the field you want to enter what they think of the school or program—here you can gauge whether you should pay \$40,000-\$50,000 for a degree from a particular school or program.



## **Explore and Identify Careers That Will be the Most in Demand Using the Internet**

1. <http://online.onetcenter.org/>

<http://www.onetcenter.org/>

### **O\*Net Online System**

The O\*Net System is the "nation's primary source of occupational information" and stands for Occupational Informational Network.

Basically, you can now go online and find out what will be the projected need and growth for a certain occupation in the next ten years, how much education will that occupation most likely require, and what are the wages for that occupation across the nation, including a breakdown of wages by state and major metropolitan areas.

The wage information is very informative, going beyond the average. Salaries are given in the bottom 10% and 25% (the range for starting

salaries), the Median income (the average salary), and the top 75% and 95% range (the salary at the high end). This gives you a more accurate picture of salaries and what to ask for when you get to that stage in the interview process.

Average salaries are often not indicative of what starting salaries in any job will be. Looking at the bottom 10% to 25% range gives you more of an idea of what your starting salary will realistically be.

2. <http://www.rileyguide.com/careers.html#major>

Here are several websites where you can see if you major in a particular area, what are the jobs you can pursue.

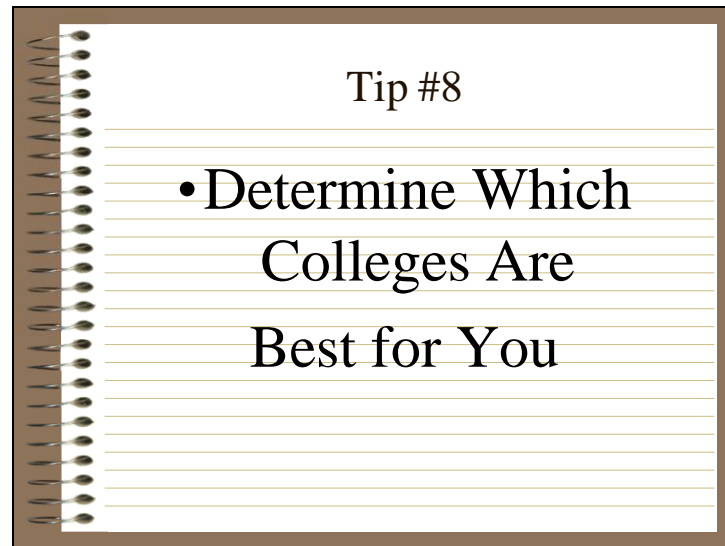


Nashville Public Library (Main), 615 Church Street, Nashville, TN 37219.

<http://www.gtionline.fdncenter.org/>

Foundation Grants to Individuals Online (access this at no cost by going to the downtown library and asking them to assist you in accessing this database—the Nashville Public Library in one of the Foundation Center's libraries)

Tell a reference librarian that you are looking for scholarships and internships. Practice your elevator speech and let them lead you to the special section of the library that has research books pertaining to your particular situation.



### **College Rankings**

College rankings are an interesting way to compare and become knowledgeable about schools you might want to visit or research.

I found this great article about college rankings, including their limitations. Also noted are several different rankings:

<http://www.library.illinois.edu/edx/rankings/index.html>

Other college rankings are noted below:

► <http://colleges.usnews.rankingsandreviews.com/college>

U.S. News & World Reports' popular college rankings

► <http://www.princetonreview.com/college-rankings.aspx>

Princeton Review's college rankings

► <http://www.kiplinger.com/money/collegevalues/>

100 Best College Values in Private Colleges & 100 Best College Values in Public Colleges



## **Choosing a Major May be More Important Than Your College**

According to Marc Sheer, author of *No Sucker Left Behind*, what major you choose may have more of an impact on your starting salary than the college you attend: "An interesting quirk of college pricing is that every 'major' (area of academic concentration) within a school usually costs the same price (even after financial aid is considered)—but different majors lead to different salaries . . . in fact, students' choice of major has more of an impact on their salaries than where they go to college, and this has been supported in various research studies."

The best way to make sure that the major you pick matches up with the cost of the college you are thinking about attending is to explore your interests and activities, see what majors best match up with those interests and activities, and then see what the starting salaries are for those particular fields that you are interested in pursuing.

All of this can be done by using the tools located under Tip #3.

## **Check Out Graduation Rates, Accreditation Status, and Degrees Offered**

Marc Scheer recommends checking out graduation rates at preferred schools to see if they have low graduation rates, because this might indicate problems. Other educational information can help you compare schools.

Three websites he recommends are

<http://nces.ed.gov/collegenavigator/>

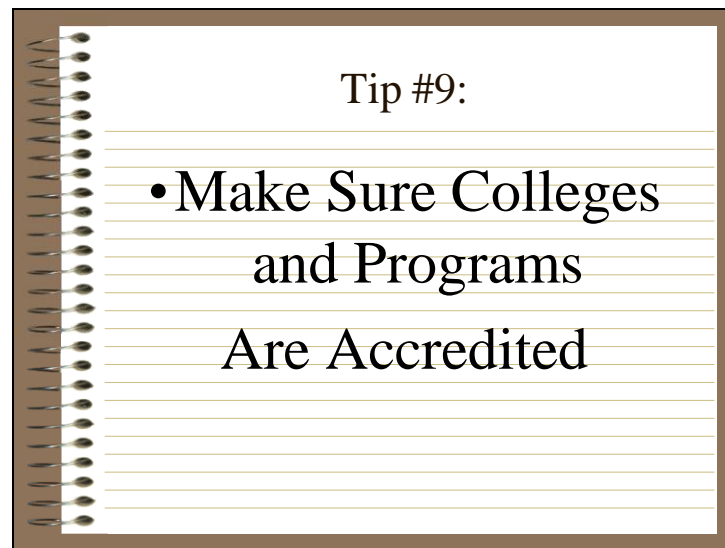
<http://www.collegeresults.org/>

<http://nces.ed.gov/globallocator/>

Marc Scheer's *No Sucker Left Behind* is a valuable resource, which can be found at your favorite bookstore or at the library. His book includes many

resources about how to navigate the college search process, including guidelines and suggestions on how to get the best value for your money.

He includes information about free resources on how to determine your EFC (Earned Family Contribution) and Twenty Five Questions Before You Enroll (located in the Appendix).



Proprietary schools are educational institutions that are for-profit businesses. Not all proprietary schools are bad, so you must investigate this issue yourself. Much depends on what you wish to accomplish with your degree.

Not all education is created equal. Be aware of accreditation; for a discussion of accreditation in the United States, click here:

<http://www.ed.gov/admins/finaid/accred/index.html>

Make sure your degree is worth something. You must explore and make sure that the college and/or program you are applying for is properly accredited.

Use the "Reality Test"—ask several people who are currently doing what you want to do what they think of the school or program. Also ask future employers what they think of the school or program. This way you can get a general understanding of how the school or program is perceived.

Late night television is filled with commercials about changing your life by going to this or that college. Research the college. Steve Kroft reported on *Sixty Minutes* that for-profit colleges may promise great jobs and salaries after graduation, but students may end up being burned:

<http://www.cbsnews.com/stories/2005/01/31/60minutes/main670479.shtml>

Accreditation refers both to colleges, universities, and their programs. You should be aware of whether the college is accredited or not, but also the program you wish to study.

The U.S. Department of Education maintains a database of Accredited Postsecondary Institutions and Programs. To see if the school you wish to attend or the program you want to major in is accredited, click on "Click here to begin your search": <http://www.ope.ed.gov/accreditation/>

The U.S. Department of Education wants everyone to know that this is not the only database you should consult in researching accreditation and I agree.

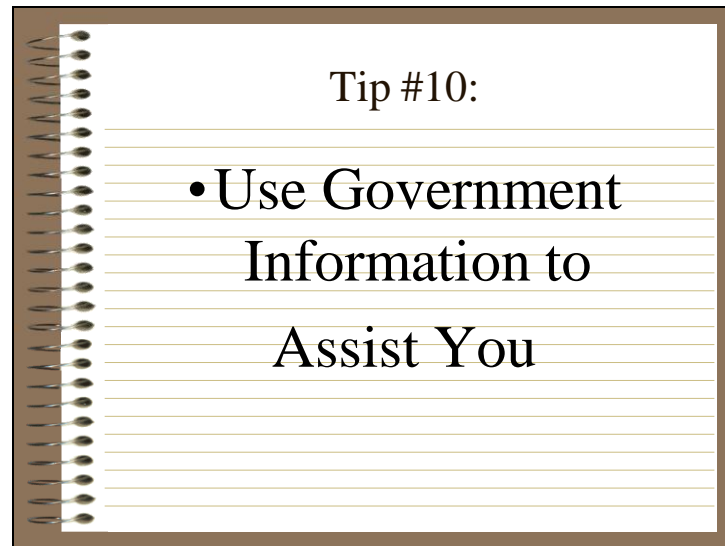
The Council for Higher Education Accreditation includes an International Directory: <http://www.chea.org/>

Included on this page is information on degree mills and accreditation mills. Especially helpful is state Information on higher education institutions licensed or authorized to operate in the states:  
<http://www.chea.org/degremills/frmStates.htm>

Several states have lists of unaccredited colleges, including colleges they do not accept as legitimate when considering people for employment.

***According to Marc Scheer, "The most-respected college accrediting organizations are the six 'regional' organizations, which include: the Middle States Association of Colleges and Schools; the New England Association of Schools and Colleges; the North Central Association of Colleges and Schools; the Northwest Commission on Colleges and Universities; the Southern Association of Colleges and Schools; and the Western Association of Schools and Colleges. Colleges that are not accredited by these agencies may be wasteful for students to attend, because employers and graduate schools may not value their classes or degrees. Students should also make sure that any school they are considering has a phone number and mailing address, and has a website address that ends in '.edu.'"***

Marc Sheer also mentions in his book, *No Sucker Left Behind*, that you can go to <http://www.geteducated.com/>, click on Diploma Mill Police, and you can find out if the online degree program you are thinking of applying to is a "diploma mill." If the school is not listed, you can submit a custom query and see if that particular online school is a diploma mill.



1. <http://www.govbenefits.gov/>

The federal government has a web site where you can put in your information and see what government benefits you qualify for: The federal government gives over \$60 billion a year in federal aid.

2. <http://studentaid.ed.gov/>

Federal Student Aid (FSA) for Students

3. <http://www.students.gov/>

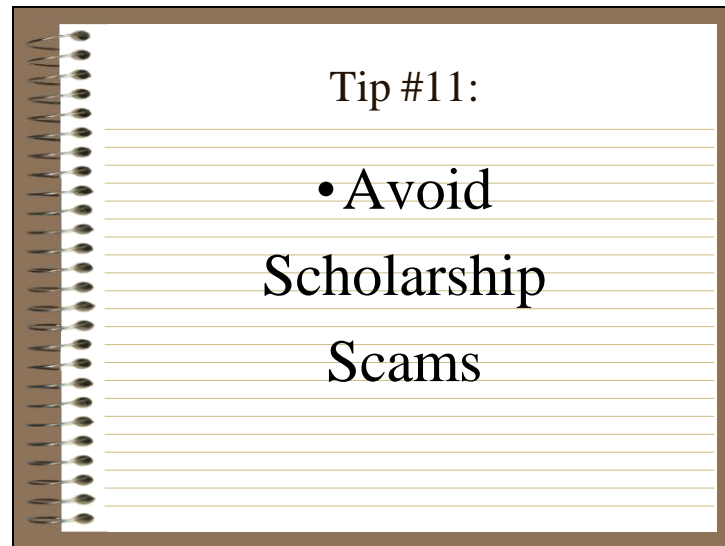
The student gateway to the federal government. Check out information under the headings of plan your education, pay for your education, and career development.

4. <http://www.usa.gov/>

The official website for exploring the federal government

5. <http://www.college.gov/>

A website about the journey to college, sponsored by our federal government



[http://www.cbsnews.com/video/watch/?id=3183952n%3fsource=search\\_video](http://www.cbsnews.com/video/watch/?id=3183952n%3fsource=search_video)

Even though the report is from 2007, the information is still relevant. You are given things to watch out for in order to a student loan scam. Also, how you can check to see if a student loan program is too good to be true.

There are several signs of a scam. The Federal Trade Commission states that any of the following statements used on a website or a letter or by a person are a sign of possible fraud:

- ✓ "The scholarship is guaranteed or your money back."
- ✓ "You cannot get this information anywhere else."
- ✓ "You are a finalist, and you have won a scholarship."
- ✓ "The scholarship will cost some money."
- ✓ "You have been selected by a 'national foundation' to receive a scholarship and there is some kind of handling fee involved."
- ✓ "This scholarship will cost some money."

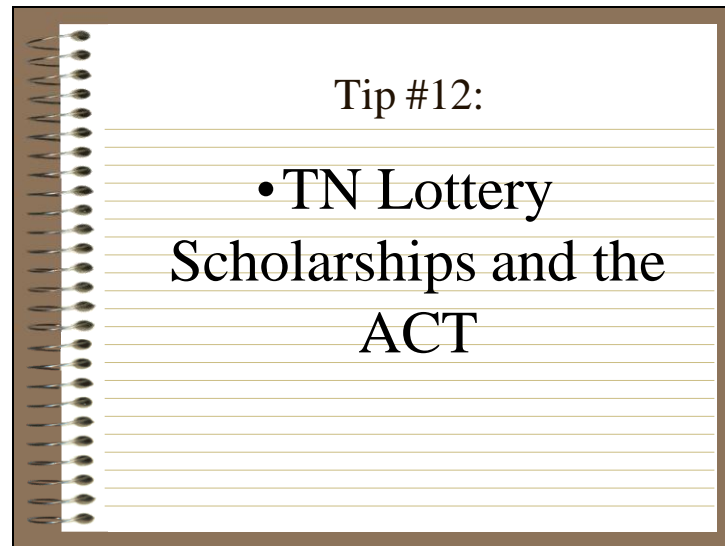
This list is taken directly from the FTC's website, which includes more information about what to look out for:

<http://www.ftc.gov/scholarshipscams>

**Scholarships should not cost you any money. Asking for money is a sure sign of a scam.**

<http://www.finaid.org/scholarships/scams.phtml>

For further information, you can read the FinAid's Student Guide to Scholarship Scams.



[http://www.tn.gov/collegepays/mon\\_college/lottery\\_scholars.htm](http://www.tn.gov/collegepays/mon_college/lottery_scholars.htm)

The official website for Tennessee Lottery Scholarships and other scholarships administered by Tennessee Student Assistance Corporation (TSAC).

Become familiar with ACT score requirements and other requirements for the Lottery Scholarships.

For example, the Tennessee Hope Scholarship offers up to \$6,000 a year for 4-year institutions and \$3,000 for 2-year institutions (other conditions apply).

For the Tennessee Hope Scholarship, you must

"Students must meet the following requirements:

- Entering freshmen must have a minimum of a 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests OR
- Overall weighted minimum 3.0 grade point average (GPA)
- Home School graduates – minimum 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests
- GED Applicants – minimum 525 and 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests



- If a student ceases to be eligible for HOPE, except for GAMS and HOPE Access Grant, the student may regain HOPE, one-time only.

- ACT/SAT exams must be taken prior to the first day of college enrollment.”  
(Taken directly from web page)

Studying for the ACT becomes a way for you to potential receive up to \$24,000 for four years. Also, by studying and increasing your score on the ACT, you become more college ready.

I will explain how these two books can help you attain up to \$24,000, and most will be dependent on your own efforts, not anybody else’s efforts.

ACT. *The Real ACT Prep Guide*, 3<sup>rd</sup> ed. Thomson Peterson’s, 2011. ISBN #

0768934400. <http://amzn.to/realactprepguide3rded>

The only book that contains 5 real ACT tests. Here is the book; order it from Amazon, or print this out to make sure you get the correct book. Book with or without CD will be fine if you are looking in a physical bookstore. Just make sure it has 5 ACT Tests.

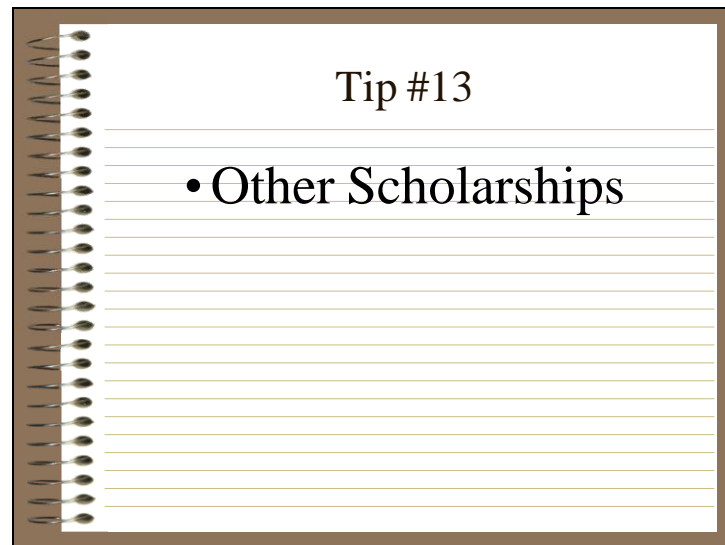
Cracking the ACT, 2012 Edition. Princeton Review, 2011. ISBN # 0375427449.

<http://amzn.to/cracktheact2012ed>

Using these 2 books will be one of the strongest ways to prepare for the ACT.

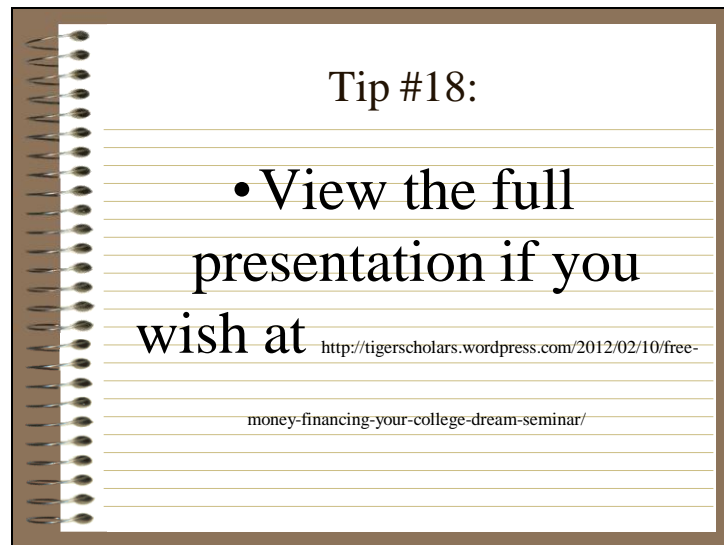
Using the REAL ACT PREP GUIDE, take a real ACT test to see what you would make. Afterwards, study the reasoning behind the answer of each question.

Between the weeks you take the ACT tests, use CRACKING THE ACT (number one on Amazon rankings for test prep) for instructions on how to best study and get ready for the ACT. Form a study group with like-minded individuals who want to do their best on the ACT and get money for college.

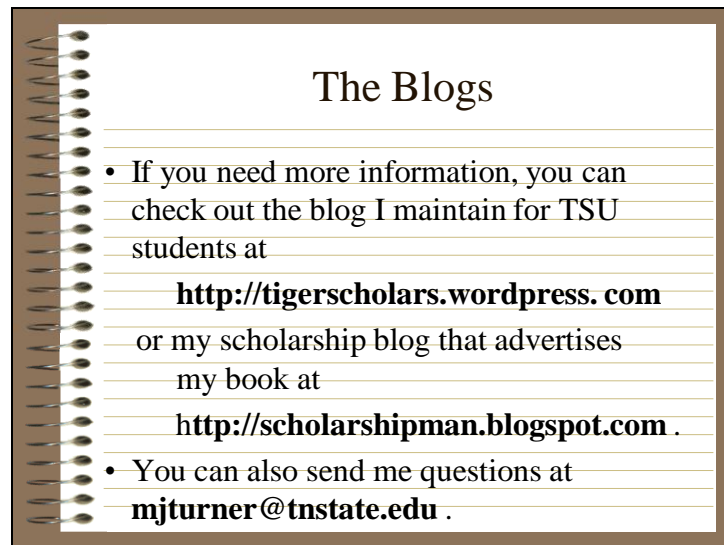


<http://tigerscholars.wordpress.com/2012/05/25/38000-worth-of-potential-scholarship-money/>

\$38,000 Worth of Potential Scholarship Money



<http://tigerscholars.wordpress.com/2012/02/10/free-money-financing-your-college-dream-seminar/>



<http://tigerscholars.wordpress.com>

I will post this seminar on the Tiger Scholars blog.