

Combining parts to make a new whole

Create

Judging the value of information or ideas

Evaluate

Breaking down information into component parts

Analyze

Applying the facts, rules, concepts, and ideas

Apply

Understanding what the facts mean

Understand

Recognizing and recalling facts

Remember

SUU TALENT SEARCH SERVICE PLAN 2016 - 2021

12th Grade

REQUIRED SERVICES	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Tutoring	Khan Academy On-Line Tutoring Program Information	Newsletter	
	Connections to Tutoring	Individual Contact	
Mentoring	Summer Mentoring Program	Director/Assistants Contact	
Advice & Assistance in Course Selection	Parent Conference - CCR/SEOP	Chart in Blumen when they occur	
	Academic Advisement	Individual or Group Contact	
	College Readiness Action Plan	Individual or Group Contact	See Curriculum
	Utah Scholars/Regents Scholarship Program Info	Newsletter/Mailing	
	Concurrent Enrollment Information	Newsletter/Personal Contact	
	Initial Postsecondary Course Selection	Enrollment Day/Individual Contact	
	Referral to Collegiate SSS Program	Enrollment Day/Individual Contact	
Assistance in College Entrance Exams & Admissions Applications	Postsecondary High School Tour/College Days	Chart in Blumen when they occur	
	ACT Preparation Workshops	Group Workshop	ACT Boot Camp (on campus) SAT and ACT Strategies (WA 11:7) Powerpoint: ACT Test Readiness
	.	Individual or Group Contact	www.act.org
	ACT on-line Prep Course	Newsletter	
	College Match - College Scorecard	Group Workshop	College Tour www.collegescorecard.ed.gov
	College Application Assistance/College Application Week	Individual or Group Contact	
Financial Aid Information & Assistance	Scholarship Search	Newsletter	
	Scholarship Application Assistance	Individual or Group Contact	Step Up Scholarship Resume Handout: How Do I Pay?
	FAFSA Night/FAFSA Assistance	Individual or Group Contact	Handout: How Do I Pay?
Improving Financial & Economic Literacy	Financial & Economic Literacy Workshop	Group Workshop	Handout: What You Should Know About Money
	SALT Financial Literacy Program	Newsletter Individual or Group Contact	www.saltmoney.org/coeaspire SALT Postcard
	Utah Education Saving Plan 529 Information	Mailing	

PERMISSIBLE SERVICE	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Personal & Career Counseling Activities	College Majors/Careers	Group Workshop	Handout: What's Your Major?
	Transition to Postsecondary Education	Group Workshop	Handout: This is College
College Visits	Northern Utah College Tour	Group Campus Visit	
	Arizona College Tour	Group Campus Visit	
	Snow Blast	Group Campus Visit	
Cultural Events			

Connections to High-Quality Tutoring

The Talent Search project will identify student(s) to participate in after school tutoring with a teacher. In addition to this, any TS student at risk of academic failure will be referred to credit recovery programs. Performance and progress of participants will be monitored by TS advisors on a weekly monthly, quarterly and annual basis. Advisors will consult with teachers to determine academic performance and progress in completing course requirements, and counsel participants as appropriate.

All TS students will be given access to the free on-line tutoring program sponsored by Khan Academy. Identified 8th grade students may participate in an 8th grade after school tutoring program addressing the difficult transition year from middle school to high school, and to help those students prepare for a more rigorous level of coursework.

Mentoring

Research completed by Castleman, Page, and Schooley describes a mentoring intervention of summer counseling for low socio-economic high school graduates who indicated they would enroll in college in the fall. Counselors followed up with students during the summer to facilitate college enrollment in order to prevent "summer melt", a phenomenon wherein students who enrolled in postsecondary education failed to matriculate.

The Talent Search program at Southern Utah University has found this research to be not only appropriate but compelling in regards to the student population that we serve. Counseling intervention will include outreach via phone, email, text, and social media, including personal on-campus counseling, some of which will be limited do to the rural location of target population. Volunteer mentors who are members at institutions of higher education, as well as Talent Search alumni will be offering the mentoring services at no cost to the TS program.

Academic Advisement

Participants will be advised at the beginning of each academic year regarding the courses still needed to fulfill requirements for persistence and/or graduation. Progress will be tracked quarterly to ascertain classes taken, grades achieved, and advancement. In addition, participants will be informed of academic requirements that must be met to fulfill admissions standards for the colleges/ universities which they might attend. Students participating in a program of academic rigor will be further advised in course selection.

Generation Z

They are all about communication with Social Media – 81% use media rather than face-to-face communication

They want to know they matter; however, you must go to them as they will not come to you.

This group now comprises 1/3 of the population.

These students

- Lack situational awareness
- Are oblivious to their surroundings
- Rely on their devices

84% multitask

76% want to turn their hobby into a career – they are individualists and believe in their entrepreneurial abilities. They also want to grow in a career and are self-directed.

42% expect to work for themselves – they have worries about the economy

They speak in emojis and find emotion to be the most important way to judge experience. They have a short attention span and communicate in symbols. They speak their mind and want interactive communication. They will talk to you in person but they want you to get to the point right away.

Generation Z don't want debt or payments as they have been influenced by the recession of 2008. They save money but they do it for savings' sake, they don't save for anything in particular

Because of their individual requirements, they want flexibility and instant results. They are easily frustrated.

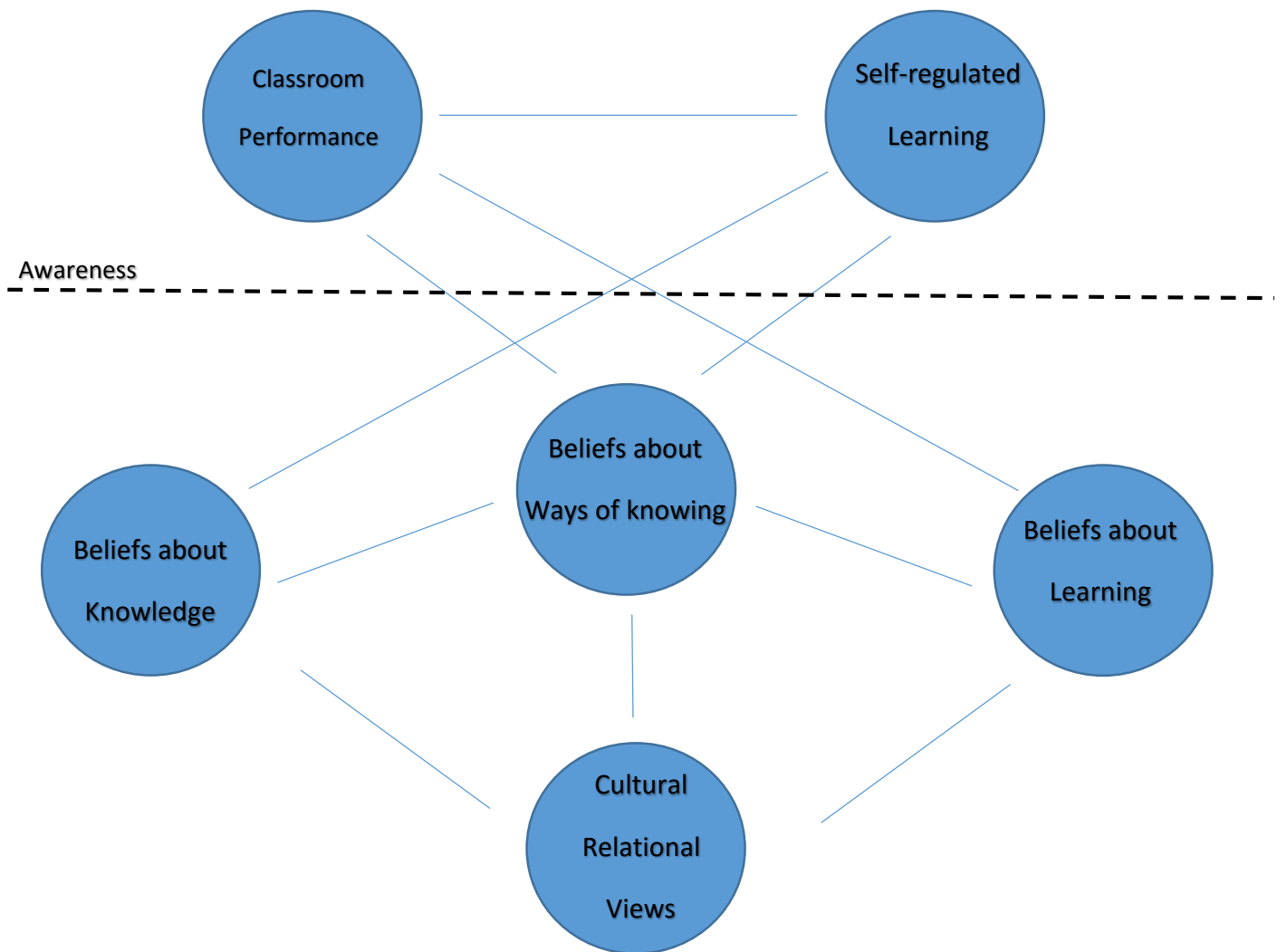
They are also intimidated by those in authority and would rather text than talk on the phone or meet with authority face-to-face. In addition to this, they don't listen to authority other than their parents who they will call for advice and approval.

Ways to influence/communicate with Gen Z:

1. Focus on the future but make it 'their' future
2. Use multiple social media platforms to get information to them
3. Go to the student – pro-active and/or intrusive counseling
4. They do well with peer mentoring
5. Help them understand the why
6. They connect with education when they can make or create something

Hidden and/or Invisible Barriers to Academic Success for Low-Income Students

Taken from the work of Marlene Schommer-Aikins



low income students have a sense of foreboding and weight in relation to their families. They feel a lot of pressure; however, they cannot articulate much about the pressure as their cultural-relational views are embedded and unquestioned.

In primary and secondary schooling, the focus is on classroom performance and self-regulated learning. Students who are low income operate from a place below awareness. They have beliefs about knowledge and learning that cannot be addressed by performance and self-regulation.

EPISTEMOLOGICAL BELIEFS

- Certain Knowledge
 - Responsibility for Learning
 - Simple Knowledge
 - Speed of Learning
 - Fixed Ability
1. Certain Knowledge
 - a. There is only one right answer – they become frustrated if there are more right answers and they can't believe that facts don't change.
 - b. Primary and secondary institutions solidify this belief system.
 - c. Becoming very confusing with 'fake news'.
 - d. Research is difficult for them.
 2. Responsibility for Learning (Omniscient authority)
 - a. The teacher knows everything.
 - b. The teacher is responsible for my learning (this is becoming institutionalized at the primary and secondary levels).
 - c. If I don't learn, it is someone else's fault – I am off the hook (they try to get 'off the hook' for everything possible. (Remember the pressure they feel).
 3. Simple Knowledge
 - a. Knowledge is made up of information bits.
 - b. Learning means memorization of facts.
 - c. They cannot synthesize or analyze.
 - d. Use Bloom's taxonomy in planning lessons.
 4. Speed of Learning
 - a. Learning should be quick and easy.
 - b. They will give up after a few minutes.
 - c. 'I'll never get it.'
 - d. They want instant gratification in learning also – impossible for most!
 - e. Don't believe you should have to 'chew on' and idea.
 5. Fixed Ability
 - a. Born smart in some areas and dumb in others.
 - b. IQ is set.
 - c. Negate the idea that time and effort build capacity (including dendrite action).

Methods to challenge hidden beliefs:

1. Student must participate in exploration of personal knowledge – they have to ask continually ‘is this true’ about their assumptions.
2. Student must engage in processes that examine differing points of view.
3. Scenarios that are more global must be presented.
4. Debate as a method of learning should be incorporated into discussions – the student must take on the view of an opponent to challenge simple knowledge.
5. Common ground can be established and should be encouraged.
6. Student needs to understand another belief system, they do not have to change their own.
7. Opposing views need to be safe.

Learning in College Moving from Counterproductive Beliefs to Proactive Beliefs



	What does the student believe?	What problems are created by the belief?	What activities encourage more sophisticated beliefs?
Responsibility for Learning (All-knowing)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge comes only from experts. <input type="checkbox"/> It is the teacher's job to see that I learn. 	<ul style="list-style-type: none"> <input type="checkbox"/> Lack of critical thinking. <input type="checkbox"/> Reliance on teachers, not own reasoning. <input type="checkbox"/> Sees no value in studying independently. 	<ul style="list-style-type: none"> <input type="checkbox"/> Active learning <input type="checkbox"/> Problem-solving tasks <input type="checkbox"/> Collaborative learning <input type="checkbox"/> Independent learning
Certainty of Knowledge (Unchangeable)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge does not change. <input type="checkbox"/> Every question has a right answer. 	<ul style="list-style-type: none"> <input type="checkbox"/> Frustration with complex problems. <input type="checkbox"/> Not open to new knowledge. 	<ul style="list-style-type: none"> <input type="checkbox"/> Exposure to varied view points <input type="checkbox"/> Structured controversy <input type="checkbox"/> Arguing for the opposite view point
Simple Knowledge (Information Bits)	<ul style="list-style-type: none"> <input type="checkbox"/> Knowledge is made up of bits of information. <input type="checkbox"/> Learning is a process of memorizing facts. 	<ul style="list-style-type: none"> <input type="checkbox"/> See no need to use learning strategies. <input type="checkbox"/> Overconfidence about knowledge of concepts. <input type="checkbox"/> No monitoring of understanding. 	<ul style="list-style-type: none"> <input type="checkbox"/> Understand Bloom's Taxonomy of learning levels. <input type="checkbox"/> Practice doing complex tasks. <input type="checkbox"/> Use reflection activities.
Speed of Learning (Fast-n-easy)	<ul style="list-style-type: none"> <input type="checkbox"/> If a problem can't be solved quickly, it can't be solved. <input type="checkbox"/> If you fail once, you'll never get it. 	<ul style="list-style-type: none"> <input type="checkbox"/> Give up quickly if they don't understand. <input type="checkbox"/> Unwillingness to pursue difficult tasks. <input type="checkbox"/> Resistance to using strategies. 	<ul style="list-style-type: none"> <input type="checkbox"/> Realize time is required for understanding. <input type="checkbox"/> Understand learning is a process not an event.
Ability (Born smart or dumb)	<ul style="list-style-type: none"> <input type="checkbox"/> The ability to learn is innate. <input type="checkbox"/> It cannot be acquired. 	<ul style="list-style-type: none"> <input type="checkbox"/> See effort and use of strategies as futile. <input type="checkbox"/> Avoid academic obstacles. <input type="checkbox"/> Concern for grades not learning. 	<ul style="list-style-type: none"> <input type="checkbox"/> Seek role models of students or famous people who have succeeded despite obstacles.

Adapted from Marlene Schommer-Aikins (College of Education, Wichita State University), *Epistemological Beliefs* (2004).

LEARNING TECHNIQUES

LESSON 11-7 ▲ SAT AND ACT STRATEGIES

LEARNING GOALS/OUTCOMES

- ▶ Outline effective methods for SAT and ACT test-taking.
- ▶ Access practice questions for each section of the SAT and ACT tests.
- ▶ Work with other students to practice SAT or ACT test taking skills.

MATERIALS NEEDED

- ▶ **Student Handouts:**
 - SAT and ACT Strategies
 - Journal Page
- ▶ **Printed SAT or ACT practice tests** – one for each student
 - SAT Tests: collegereadiness.collegeboard.org/sat/practice/full-length-practice-tests
 - ACT Tests: <http://actstudent.org/sampletest/index.html>
- ▶ **OPTIONAL:** If your students have completed the PSAT and have received their scores ask them to bring their score packets to this lesson with them.

CLASSROOM ACTIVITIES

1. **FOR SCHOOLS WITH RECENTLY RECEIVED PSAT SCORES:** Students review their PSAT scores. If your school's juniors took the PSAT in October, and if their score packets are available by the time of this lesson, ask your students to bring their score packets to this lesson (or arrange with your counseling staff to have the score packets distributed during this lesson). With students working individually (so that they do not need to share their scores with other students), help them interpret their scores using the information provided in the PSAT score packet. Have students review their work in each section.
2. **Students outline effective methods for SAT and ACT test-taking.** Divide students into groups of three or four and ask them to brainstorm ideas for how they can be successful on the SAT or ACT. Tell them they can use their experience with the PSAT or other standardized exams to come up with ideas. Ask each group to share one or two of their ideas and write them on the board, noting common themes. Then distribute *SAT and ACT Strategies* Handout and review it with

students. Compare their ideas with the strategies listed on the handout and note the similarities and differences. Ask each student to write one or two additional strategies at the bottom of their handout, based on their group's discussion.

3. **Students access practice questions for each section of the SAT and ACT tests.** Give students the chance to see a few questions from each section of the SAT and ACT, either by using the Internet or by using paper practice tests that you or your school's Navigation101 building leader has downloaded and copied. Quickly review the rules for each section of the test with students and ask them to volunteer how the test-taking strategies you discussed could help them with each section.
4. **Students work with other students to practice SAT or ACT test taking skills.** Have students work in pairs – either on Internet or paper-based practice tests – to try a few practice questions from each section of the SAT or ACT. Remind them to read the rules for each section and discuss how the test-taking strategies could help with each type of question. When students have had a chance to review each type of question, call the group together to discuss how they could prepare for the SAT or ACT. If students have done their practicing on paper copies of the practice tests, make sure they know where they can go on the College Board (SAT) or ACT web sites to access more practice tests.
5. **Students outline a preparation plan for the SAT or ACT.** Ask students to use their Journal Page to answer these questions:
 - What can I do to prepare for the SAT or ACT?
 - How and when can I take practice tests? How can I use test-taking strategies successfully?
 - How do I feel about taking the SAT or ACT?
 - Have I begun following SAT or ACT on Twitter?

STUDENT PRODUCTS

- ▶ List of test taking strategies as identified on *SAT and ACT Strategies*
- ▶ Completed *Journal Page*





LEARNING TECHNIQUES

LESSON 11-7 STUDENT HANDOUT

SAT AND ACT STRATEGIES

If you are planning to go to a four-year college, you will likely need to take either the SAT or the ACT. If you're planning to enlist in the military or attend a two-year or technical college, there are other standardized tests you will need to take. Here are strategies to help you with the SAT or ACT or the other standardized tests you may have to take during the next few years.

STRATEGY 1: KNOW WHAT TO EXPECT

Spend a little time doing research before you take a standardized test. Use the Internet or your school's career or counseling center to learn about each of the sections the test will contain and what types of questions will be in each section. Make sure you understand the rules for each section: for instance, whether a specific section will require multiple choice answers or an essay. Even better, download and take a practice test so that you get a feel for the types of questions you will encounter.

STRATEGY 2: READ THE INSTRUCTIONS

Even if you've done your research, make sure you read the instructions for each section of the test. Make sure you know what the section is asking you to do, what types of answers are expected, how many questions are in that section, and how much time you have. Don't assume that a section on an exam is just like a practice test. Read the instructions before you begin!

STRATEGY 3: PACE YOURSELF

On most standardized tests, there is a time limit for each section. Before you begin each section, make sure you know how much time you are allowed. Check your watch or the clock in the exam room to determine when you will have to finish. Then, calculate how many questions you must answer and determine how quickly you must work (for instance, two minutes per question or ten minutes per essay).

STRATEGY 4: ANSWER EASY QUESTIONS FIRST

Because the test is timed, it's important to move through it as quickly as you can. If you don't know the answer to a question right away, move on and come back to it later, though remember to skip that question on your answer sheet as well.

STRATEGY 5: USE THE PROCESS OF ELIMINATION FOR DIFFICULT QUESTIONS

If you don't know the answer to a question, see if you can eliminate any answers that are obviously wrong. If you are able to eliminate several of the possible answers, you can then make an educated guess from those that remain.

Can you think of any other test-taking strategies? Write them here:



LEARNING TECHNIQUES

LESSON 11-7 STUDENT HANDOUT

JOURNAL PAGE

DATE: _____

Lesson 11-7 | *SAT AND ACT STRATEGIES*

Q1: What can I do to prepare for the SAT or ACT?

Q2: How and when can I take practice tests? How can I use test-taking strategies successfully?

Q3: How do I feel about taking the SAT or ACT?

Answers:

QualPro

Recommendations for

ACT Test Score Improvement



ACT Test Prep English



ACT Vocabulary — Words Required for English and Reading Tests* (Bare Minimum)

abstract	defiantly	generalize	lyricism	reluctantly	steerage
absurdity	definitive	generate	mainstream	remnant	stereotypical
acknowledge	delete	genre	mandate (v)	remote	stifle
acute	deletion	glib	matter of course	replenish	subjective
aesthetic	denote	humanitarian	means (n)	resemblance	succession
affluence	derive	hypothesis	mediocre	resistant	succumb
agenda	detached	idealistic	melancholy	resolution	superficial
allegedly	deterrence	ideological	mere	resonate	superimpose
ambiguity	detract	idiomatic	meticulous	resources	sustenance
ample	dialect	illogical	minuscule	respectively	syndicated
analogy	dilemma	illustrative	mischievous	revel	syringe
anomaly	diligent	imminent	misconception	reverent	taut
apathy	discern	implication	momentous	revisionist	taxed with
arbitrary	disdainful	imply	mutual	rift	tenet
articulate (v)	dispel	impose	narrative	rudimentary	terra firma
assert	dissonance	inaccurate	nevertheless	sacrilege	terrestrial
assertion	distract	inadvertently	nonetheless	sanctuary	theorize
authoritative	diverse	incentive	nostalgia	sapling	thereafter
auxiliary	drawback	inclination	noteworthy	satellite	thus
breadth	dry (humor)	inconsistency	notion	saturation	timber
chaos	eclectic	inconstant	obscure (v)	scholarly	tirade
chronic	editorial (adj)	indication	obtuse	scrunity	toxin
chronological	eloquent	indifference	omission	scrutinize	trajectory
cite	eminent	inevitable	omit	seascape	transcend
coherence	emphatically	inexplicably	on behalf of	seemingly	transition
coherent	enumerate	infer	one-dimensional	selectively	translucent
collaborating	escapist	inference	onus	seminal	treason
commendable	establishment	influential	outset	sensory	typesetting
compellingly	evaluative	ingenious	paradox	sentiment	tyranny
concede	evoke	ingenuous	parentetical	serenity	tyrant
concise	explanatory	inherent	perceptual	shrill	uncanny
concrete (adj)	explicit	initial (adj)	phenomenal	shrub	unparalleled
condescension	extent	inquiry	philosophy	shun	unprecedented
confer	façade	insight	plagiarism	simultaneous	unsolicited
conformity	facet	insignificant	populace	singular	urgency
connote	factual	insinuate	populous	site	urn
consequence	faculty	insistently	portray	sit-in	vaccine
consequently	feign	insufficient	preceding	sizable	vindicate
consistent	fictional	intent	precisely	skepticism	visionary
contemporary (n)	fictitious	intently	preconceived	slogan	vivid
context	figuratively	interpretation	previous	social order	voluptuous
controversial	finding (n)	intolerant	progressive	solace	vulnerable
conversely	foresight	intricacies	quasi-	sovereign	wherefore
convey	formality	intricate	quintessential	specific	whimsy
correlate (v,n)	format	intrigue (v)	randomly	speculate	withdrawn
cosmopolitan (adj)	frenzied	irreconcilable	rational	spin-off	worldview
counter (v)	frivolous	irrelevant	redundancy	stable	
criterion	furthermore	irrevocable	redundant	stationary	
cryptic	generalities	likewise	reinforce	stationery	
daunting	generalization	longstanding	relevant	status	



* All these words taken from the five practice tests in the real ACT Prep Guide, 3rd Ed. These are words that the students are REQUIRED to know just to process the answers

ACT Test Prep Reading



Ensure Students Use a Better Test-Taking Strategy for Reading and Science Reasoning

- For reading the answers are in the test.
- Spend one minute skimming the passages.
- Go immediately to the questions and then quickly find the answers. DO NOT follow the ACT instructions which says to read the passages and then try to answer the questions.



ACT Test Prep Math



Math Section of the ACT

60 Questions in 60 Minutes

Goal: Answer 70% correctly (42 out of 60)

This means you need a strategy to confidently answer 42 questions correctly in 60 minutes.



Math Section Content

- Math vocabulary
- Pre-algebra
- Elementary algebra
- Intermediate algebra
- Coordinate geometry
- Plane geometry
- Trigonometry
- Miscellaneous topics
- Test-taking strategy



Math Vocabulary

area of a circle
chord
circumference
collinear
complex number
congruent
consecutive
diagonal
directly proportional
endpoints
function $y = R(x)$
hypotenuse
integer
intersect
irrational number
least common denominator
logarithm
matrix
mean
median
obtuse
perimeter
perpendicular
pi
polygon
prime number
quadrant
quadratic equation
quadrilateral
quotient
radian
radii
radius
rational number
real number
slope
standard coordinate plane
transversal
trapezoid
vertex
x-intercept
y-intercept



ACT Test Prep Science



Science Section of the ACT

40 Questions in 35 Minutes

Goal: Answer 75% correctly (30 out of 40)

This means you need a strategy to confidently answer 30 questions correctly in 35 minutes.



Science Reasoning Vocabulary

2-butanone	condensation	extinction	long-term	parts per
2-propanol	conductivity	Fahrenheit	LiCl	million
$\mu\text{mho/cm}$	continental drift	failed burn	mammal	peat
[theta]	continental ice	flask	manometer	peer (n)
absorbance	sheet crater	formula	mapping function	permeable
Alpha, alpha decay	crown fire	frequency	marine (adj)	photosyntheti
amino acid	cytoplasm	$^{\circ}\text{F}$	Mass, massive	c
ammonium nitrate	$^{\circ}\text{C}$	ft/sec	meiosis	pinnate
asteroid	CaCl_2	gamma	mesopause	plume
average molecular	CaCO	gas chromatograph	mesosphere	plunger
mass	CaCO_3	genus	Methane,	plutonium
beta	Ch^3	glacier	methanol	polar
beta particles	CuO	groundwater	microscopy	pollen
biomass	denature	habitat	migrating	polymer
biosphere	density	helium	migratory	polyrhythm
biotic index	depth range	hexane	Milli-bar	polystyrene
bog	derived	high-frequency	model	pore water
buoyancy	diffuse	H_2	Mole, molecule	precipitate (v)
buoyant force	directly proportional	H_2O	molecular weight	projectile
calcareous ooze	drawn to scale	Hg	montane	prophase
calcite	Δ	ice shelf	mL, mm Hg, μ	pyrotechnics
calcium carbonate	δ	ignite	nitrite	radar pulse
capacity	ecology	index	nitrogen-fixing	radioactive
capillary	ecopark	infrared	nonreactive	decay
carbon dioxide	ecosystem	inorganic	numerical	rallies (n)
carbon particles	efficiency	invertebrate	aperture	range
carbonate	emit	isotope	nutrient	reaction
Celsius	equilibrium	joule	NaCl , NH_4NO_3	reactive
charged particles	equivalency	kinetic	objective lens	recasting
chromatid	erosion	km	organic matter	recipient
chromosome	ethyl acetate	landmass	organism	relief supplies
climatic	exclusion	lava	osmosis	renatured
colorimeter	chromatography	lithium chloride	ozone	retention time
comet	extinct		paleozoic	(RT)
			particle	Revitalize
				rift
				saturation



Science Reasoning Vocabulary

sea floor
sediment
seemingly
selective
semipermeable
sluggishly
sodium chloride
solar
solar system
solute (adj)
solutes
solution
Solvent
sparking device
species
specific
specific gravity
speculate
spent
sprawl
spurred
stagnant
standard
atmospheric
pressure
standard sample
static
stratopause
stratosphere
sucrose
sulfate

supersaturated
suspension
synthesis
synthesize
SO₄
tactic
thermosphere
tolerance
toxic
tropopause
troposphere
ultraviolet
undersaturated
uninhibited
uranium series
vapor
vapor plume
variable
velocity
vertebrate
volcanic
volcanism
water table
watt
wetlands
zoning

Scientific notation

Students should recognize:

allele notation

binomial

nomenclature

chemical equation

chemical formula

element symbol

isotope



Appendix 1

ACT Vocabulary Words Required for English and Reading Tests—Bare Minimum



ACT Vocabulary — Words Required for English and Reading Tests* (Bare Minimum)

abstract	defiantly	generalize	lyricism	reluctantly	steerage
absurdity	definitive	generate	mainstream	remnant	stereotypical
acknowledge	delete	genre	mandate (v)	remote	stifle
acute	deletion	glib	matter of course	replenish	subjective
aesthetic	denote	humanitarian	means (n)	resemblance	succession
affluence	derive	hypothesis	mediocre	resistant	succumb
agenda	detached	idealistic	melancholy	resolution	superficial
allegedly	deterrence	ideological	mere	resonate	superimpose
ambiguity	detract	idiomatic	meticulous	resources	sustenance
ample	dialect	illogical	minuscule	respectively	syndicated
analogy	dilemma	illustrative	mischievous	revel	syringe
anomaly	diligent	imminent	misconception	reverent	taut
apathy	discern	implication	momentous	revisionist	taxed with
arbitrary	disdainful	imply	mutual	rift	tenet
articulate (v)	dispel	impose	narrative	rudimentary	terra firma
assert	dissonance	inaccurate	nevertheless	sacrilege	terrestrial
assertion	distract	inadvertently	nonetheless	sanctuary	theorize
authoritative	diverse	incentive	nostalgia	sapling	thereafter
auxiliary	drawback	inclination	noteworthy	satellite	thus
breadth	dry (humor)	inconsistency	notion	saturation	timber
chaos	eclectic	inconstant	obscure (v)	scholarly	tirade
chronic	editorial (adj)	indication	obtuse	scrunity	toxin
chronological	eloquent	indifference	omission	scrutinize	trajectory
cite	eminent	inevitable	omit	seascape	transcend
coherence	emphatically	inexplicably	on behalf of	seemingly	transition
coherent	enumerate	infer	one-dimensional	selectively	translucent
collaborating	escapist	inference	onus	seminal	treason
commendable	establishment	influential	outset	sensory	typesetting
compellingly	evaluative	ingenious	paradox	sentiment	tyranny
concede	evoke	ingenuous	parentetical	serenity	tyrant
conceive	explanatory	inherent	perceptual	shrill	uncanny
concrete (adj)	explicit	initial (adj)	phenomenal	shrub	unparalleled
condescension	extent	inquiry	philosophy	shun	unprecedented
confer	façade	insight	plagiarism	simultaneous	unsolicited
conformity	facet	insignificant	populace	singular	urgency
connote	factual	insinuate	populous	site	urn
consequence	faculty	insistently	portray	sit-in	vaccine
consequently	feign	insufficient	preceding	sizable	vindicate
consistent	fictional	intent	precisely	skepticism	visionary
contemporary (n)	fictitious	intently	preconceived	slogan	vivid
context	figuratively	interpretation	previous	social order	voluptuous
controversial	finding (n)	intolerant	progressive	solace	vulnerable
conversely	foresight	intricacies	quasi-	sovereign	wherefore
convey	formality	intricate	quintessential	specific	whimsy
correlate (v,n)	format	intrigue (v)	randomly	speculate	withdrawn
cosmopolitan (adj)	frenzied	irreconcilable	rational	spin-off	worldview
counter (v)	frivolous	irrelevant	redundancy	stable	
criterion	furthermore	irrevocable	redundant	stationary	
cryptic	generalities	likewise	reinforce	stationery	
daunting	generalization	longstanding	relevant	status	



* All these words taken from the five practice tests in the real ACT Prep Guide, 3rd Ed. These are words that the students are REQUIRED to know just to process the answers

ACT Vocabulary Words Required for English and Reading Tests—Bare Minimum—Comprehensive List

abstract *adj*—not like anything physical; not representing a physical object; related to thought or imagination as opposed to nature. Opposite of *concrete*.

The two-year-old’s finger painting looked more like *abstract* art than a picture of a cow.

absurdity *n*—the state of being ridiculously impossible

Expecting Charles Barker, the retired basketball player, to wear a pink sequined tutu and walk a tight wire strikes me as the height of *absurdity*.

acknowledge *vt*—to admit to be true

Myra *acknowledged* that the grapes in the refrigerator would be colder than the ones on the counter.

acute *adj*—

1. in geometry, less than 90° and therefore pointed and sharp; keen

My Uncle Theo has an *acute* sense of humor.

2. immediate and in need of attention; said of a disease. Opposite of *chronic*

Paul was rushed to the hospital for an acute appendix attack.

aesthetic

adj—artsy; related to beauty or excellence

Japanese food is usually more *aesthetic* than Granny’s home cooking.

n—a standard for judging something’s goodness

The judge’s *aesthetic* for rating the divers included the height of the splash as well as the straightness of the divers’ legs.

affluence *n*—wealth

Most Americans do not appreciate their *affluence* when compared to the rest of the world.

agenda *n*—plan of accomplishments and the time needed to perform them

I did not have “stop at Bruster’s for ice cream” on my *agenda*, but I’m glad to add it.



ACT Vocabulary Words (continued)

allegedly *adv*—according to what people say but unproven

By the time you read this, the scandalous things people have *allegedly* done today will either be proved or disproved.

ambiguity *n*—ability to be understood in either of two ways

The Kinks' song "Lola" was famous for its *ambiguity*: "I know I'm not the most masculine man,/ But I know what I am, and I'm glad I'm a man / And so's Lola."

ample *adj*—adequate; plentiful; abundant

If the pants are too short, there is *ample* fabric in the hem to lengthen them.

analogy *n*—comparison; a way to show how one thing is like another

Calling Cruella DeVille's heart as cold and hard as a diamond is a good *analogy*.

anomaly *n*—something that doesn't fit or belong and can't be explained

The doctor was worried about an *anomaly* in Granny's heart rhythm.

apathy *n*—lack of feeling

My little brother had nothing but *apathy* for the socks he got for Christmas.

arbitrary *adj*—chosen at random; having no pattern

After trying to follow Pia's singing, Chuck gave up and started playing *arbitrary* chords.

articulate *v*—to say something clearly and in detail

Ms. Hall *articulated* to the noisy class that even a sigh would cause them to miss recess.

assert *vi*—to state strongly

Aunt June *asserted* that her peach pie always won the prizes at the fair.

assertion *n*—a statement made strongly

When Mike ate his pencil eraser, I believed his *assertion* that he was hungry.

authoritative *adj*—confident; sounding as if an expert had said it

Anything Dolly Parton says about wigs is considered *authoritative* advice.

auxiliary *adj*—additional; used as a substitute in case of need

Our home has an *auxiliary* power source in case we lose electrical service.

breadth *n*—width, wide range or extent

During the debate, the challenger demonstrated his *breadth* of experience in foreign affairs.

ACT Vocabulary Words (continued)

chaos *n*—complete confusion or disorder

The *chaos* that occurred after the hurricane included young men overturning vehicles, rioting, and looting.

chronic *adj*—ongoing; across time. Opposite of acute

Because my sister suffers from *chronic* headaches, she had to give up soccer.

chronological *adj*—arranged in date or time order

Jacob's diary provided a *chronological* account of his life.

cite *v*—to show the source of

My teacher makes us *cite* all our sources when we write a research paper.

➔ Note: do not confuse with *site*

coherence *n*— logical connection and clearness

Dr. Hackney's *coherence* on the witness stand caused the jury to believe her testimony.

coherent *adj*—logically connected

My English teacher insists that a paragraph must include a good topic sentence and several coherent supporting sentences.

collaborating *vi*—to work together with

The music, dance, and art departments are *collaborating* with the drama department to produce *Oklahoma*.

commendable *adj*—worthy of praise

We want to thank the art department, whose *commendable* work made our stage look like a wide-open prairie.

compellingly *adv*—in a manner that causes someone to consider believing

Because Joan presented her argument so *compellingly*, Mom let her go on spring break.

concede *vt*—to admit

Although the race was close, the losing candidate *conceded* defeat just before midnight.

concise *adj*—efficient with words; saying what needs to be said in as few words as possible.

Being *concise* makes sense when sending a telegram that charges by the word.

ACT Vocabulary Words (continued)

concrete *adj*—looking like something physical; representing a physical object; related to nature, as opposed to thought or imagination. Opposite of *abstract*.
Most people believe *concrete* evidence more than they believe gossip.

condescension *n*—the act of lowering oneself to do something considered too “low”
The movie star acted with *condescension* to her old school chums, who had known her when she was a second-string basketball player.

confer *vi*—to talk with on a particular subject
After the coach *conferred* with the referee, he took Calvin out of the game.

conformity *n*—the act of going along with what everybody else is doing
The rule at my school is *conformity* for the first three years, then everyone dresses as they please.

connote *vt*—to cause to think about, as opposed to plainly stating. Opposite of *denote*.
To many people, country music *connotes* cowboy boots, glittery clothes, and twangy voices.

consequence *n*—result; what follows due to something that went before
The *consequence* of going overboard with your credit card is a mountain of debts.

consequently *adv*—as a result
We have had little rain this summer; *consequently*, many crops are drying up.

consistent *adj*—

1. the same throughout; fair

Old Man Turner is mean, but at least he’s *consistent*; he yells at everybody.

2. in harmony; having the same principles

The kids’ new club rules are *consistent* with the Constitution.

contemporary *n*—someone who lived at the same time

Napoleon and Jane Austen were *contemporaries*, but I don’t think they ever met.

context *n*—the sentence that surround the words

Depending on the *context*, a “run” may be a point in baseball or a tear in a woman’s stocking.

controversial *adj*—causing much discussion or scandal

Letting eighteen-year-old soldiers drink alcohol is still *controversial*; they can give their lives for their country, but they can’t buy a drink to celebrate a victory.

ACT Vocabulary Words (continued)

conversely *adv*—in the opposite order

Mom always puts milk first, then butter, then eggs in the refrigerator; *conversely*, she always removes eggs first, then butter, then milk.

convey *vt*—to make known; to serve as a means of communication

By his tears, DeShawn *conveyed* that the movie touched his heart.

correlate *vt*—to show how one thing relates to another

My favorite teacher can *correlate* what students like with what they need to learn.

cosmopolitan *adj*—worldly; educated in the ways of the world

Adding options like salsa, guacamole, and mushrooms gave Uncle Larry's hot dog stand a *cosmopolitan* air.

counter *vt*—to oppose in response

When my brother said I didn't know everything, I *countered* with, "Neither do you!"

criterion *n*—a standard or reason for judgment.

Bubba's *criterion* for a good car is a teeth-rattling sound system, but Brad's *criteria* are good mileage, rapid acceleration, and a color that matches his eyes.

→ Note: the plural is *criteria*.

cryptic *adj*—with a hidden meaning (its root word is crypt, meaning "hiding place")

Because Beth always gives me a *cryptic* answer, I'm never sure what she wants.

daunting *adj*—big or scary enough to make a person think twice before going ahead

Nichole had a *daunting* amount of homework, but she finished it before 9:00.

defiantly *adv*—with an oppositional attitude.

Patrick Henry *defiantly* said, "Give me liberty or give me death."

→ Note: do not confuse with *definitely*.

definitive *adj*—

1. the qualities that make something what it is

The quarterback's *definitive* coordination earned him a full scholarship.

2. the most nearly complete and accurate

In Myra's family, her mother's rules are the *definitive* rules.

→ Note: do not confuse with *definite*.

ACT Vocabulary Words (continued)

delete *vt*—to take out; remove (said of words)

To make sure the handout of the Pledge of Allegiance was perfect, Gilda told Fred to *delete* “Richard Stands” and write “which it stands” instead.

deletion *n*—the act of marking something out

The boss made so many *deletions* that it would have been easier for me to start over.

denote *vt*—to state plainly; to give an exact meaning. Opposite of *connote*.

The “six-pack” my sister’s computer date bragged about was actually what it denoted—a half-dozen cans of Pepsi, not a muscular abdomen!

derive *vt*—to arrive at by computing or thinking

My big sister *derives* a lot of pleasure from watching my brother and me arguing.

deterrence *n*—something that keeps people from doing something

All those thorns provide *deterrence* against the theft of Mrs. Lorrimer’s prize roses.

detached *adj*—neither on one side nor the other; objective; without bias; not “attached” to one side of an argument

The policeman’s *detached* attitude made me believe he was listening to me fairly.

deterrence *n*—something that keeps people from doing something

All those thorns provide *deterrence* against the theft of Mrs. Lorrimer’s prize roses.

detract *vi*—to reduce the quality of

Jeremy’s handprints in the frosting *detract* from the eye appeal of his birthday cake.

dialect *n*—a form of language used by people of a certain region or group

Having always lived in East Tennessee, Ashley understood the *dialect* of the South.

dilemma *n*—a choice between two confusing alternatives

Madison was faced with the *dilemma* of losing sleep to study for the test or getting eight hours’ sleep but not reading the last two chapters.

diligent *adj*—hard-working

It wasn’t so much being smart as it was being *diligent* that earned Steve his first million.

discern *vt*—to recognize as separate or different

A smart daughter will *discern* her mother’s mood before she asks to stay out late.

ACT Vocabulary Words (continued)

disdainful *adj*—showing lack of respect

The student's *disdainful* behavior caused the entire class to miss recess.

dispel *vt*—to get rid of

Harold's performance in his latest movie *dispelled* the rumors that his success is due to his famous father.

dissonance *n*—unmatched, disturbing sounds; lack of harmony

There is too much *dissonance* between Butch's Butcher Shop and Veronica's Vegan Deli for them to share a courtyard.

distract *vt*—to draw attention away

Listening to hip hop while I study *distracts* me from my French homework.

diverse *adj*—having parts that are unlike each other

The Mortons have *diverse* pets: a hermit crab, a Great Dane, and a chicken.

drawback *n*—disadvantage of doing something; reason not to do something

One big *drawback* to being a medical examiner is the smell of the dead bodies.

dry *adj*—reserved and subtle, as opposed to broad and obvious (said of a sense of humor)

Steven Wright's *dry* humor leads him to write jokes like, "Right now I'm having amnesia and déjà vu at the same time. I think I've forgotten this before."

eclectic *adj*—having components from a wide variety of sources

Maeve's new living room is an *eclectic* mix of Louis XIV furniture, Disney character posters, and lamps made from cowboy spurs, saddles, and ropes.

editorial *adj*—having the qualities an editor might add, as opposed to fact-based news stories

Mr. Franklin's *editorial* comments made it clear that his newspaper would not be supporting Taft in the fall.

eloquent *adj*—graceful and skillful of speech

The committee chose Thomas Jefferson to write the Declaration of independence because he had written so many *eloquent* letters and proposals before.

eminent *adj*—famous; outstanding

The *eminent* surgeon, Dr. Phillip Easterly, spoke at my sister's graduation.

➔ Note: often confused with *imminent*

ACT Vocabulary Words (continued)

emphatically *adv*—with great emphasis

When the waiter asked Ted if he wanted anchovies, Ted *emphatically* said, “No!”

enumerate *vt*—to count out one by one

Carl *enumerated* Melissa’s charms: her eyes, her figure, and her quiet sense of humor.

escapist *adj*—literature or art that rejects the routine of the real world

Arliss and Ethan prefer *escapist* video games with dragons and wizards to playing ball.

establishment *n*—“The powers that be”—those who by their wealth or power make the social rules

The hippies rebelled against the *Establishment* by wearing long hair and blue jeans.

evaluative *adj*—helping to judge

The news is not supposed to be *evaluative*; it’s supposed to give information so that the viewers can make up their own minds.

evoke *vt*—to bring to the mind or the senses

The smell of hot buttered popcorn always *evokes* a dark theatre and a new movie.

explanatory *adj*—explaining; giving details about something in order to make it easier to understand

The recipe made more sense when Madison read the *explanatory* notes at the bottom.

explicit *adj*—obvious and detailed

The crime scene show was too *explicit* to watch while we were eating pizza.

extent *n*—a place as far as

People appreciate how hard people work for them only to the *extent* that they have done the job themselves.

façade *n*—false face; front; shallow covering of the real thing

Driving a fancy car was part of the *façade* that hid how poor he really was.

facet *n*—a particular side, as of a jewel; aspect

When Nat saw the photo of “The Pirates of Penzance” in his father’s yearbook, he appreciated a new *facet* of his father’s personality.

factual *adj*—based on proven knowledge

The skid marks provided *factual* evidence that the driver had tried to stop.

ACT Vocabulary Words (continued)

faculty *n*—individual parts that make up a whole person or institution

The school's *faculty*, every single one of the teachers, reminded Tommy of the *faculties* he had left after his blindness: memory, imagination, sense of humor, intelligence, and understanding.

feign *vt*—to pretend; to fake

Steve *feigned* sleep so his mother would leave him alone.

fictional *adj*—made up, as opposed to factual

The Wizard of Oz is a *fictional* character.

fictitious *adj*—made up, as opposed to factual

Oz is a *fictitious* country.

figuratively *adv*—in a way; so to speak; in a way that people understand but not literally true

Jodi Lee is a ray of sunshine at the retirement home, *figuratively* speaking.

finding *n*—what someone has found after much research. Usually plural: *findings*

In spite of all the *findings*, cigarette companies still say smoking does not cause cancer.

foresight *n*—the ability to understand beforehand, to “foresee”

With great *foresight*, Howie took his rain boots and his dusk goggles on vacation.

formality *n*—“dressed-up”-ness; the degree to which something follows social rules

Because of the *formality* of the courtroom, I decided not to wear cutoffs.

format *n*—shape, size, and general arrangement of a book, magazine, or other presentation

Granddaddy has trouble learning the *format* of his new iPhone.

frenzied *adj*—with hysterical agitation; wild

The middle school girls had a *frenzied* attack on the latest teen idol.

frivolous *adj*—not serious; silly

The dress had a *frivolous* bunny made out of ruffles on one sleeve.

furthermore *adv*—in addition

Purple is not a color that brides wear; *furthermore*, it's not my favorite color.

generalities *n*—the big ideas or qualities that smaller ideas share

The candidate spoke in *generalities* but never gave a single specific fact.

ACT Vocabulary Words (continued)

generalization *n*—an overall big idea drawn from a bunch of smaller ideas
Grandma’s *generalization* that all rock stars have long hair is no longer true.

generalize *vi*—to state the qualities that different things or ideas have in common
To *generalize* that all skaters are rebellious slackers is unfair.

generate *vt*—to cause to be made
That lemonade stand of Jerry’s *generated* \$120 in only one hour.

genre *n*—category
The horror film *genre* is not the only kind Stephen King’s books have inspired.

glib *adj*—quick-witted; smooth-tongued
Any *glib* salesman can sell anything to Aunt Becky.

humanitarian *adj*—having to do with those who serve mankind
Although being a billionaire takes a lot of time, Bill Gates is involved in many *humanitarian* efforts, like teaching adults to read.

hypothesis *n*—the unproven idea you start out with before you prove something
Greg tested his *hypothesis* that his sister was sneaking out at night by watching her.

idealistic *adj*—expecting the best; identified by ideals, rather than dreads
“The Sun’ll Come Out Tomorrow” from *Annie* is one of the most *idealistic* songs I know.

ideological *adj*—having to do with ideas, their nature and source
The differences between those two politicians aren’t personal; they are *ideological*.

Idiomatic *adj*—unique in language and thought; setting its own standard
Mama Lizabetta’s English is *idiomatic*, but all the grandkids know what she means.

illogical *adj*—lacking logic; not making sense
Washing your hair right before you go swimming in the lake is *illogical*.

illustrative *adj*—so descriptive that it draws a mental picture
The speaker’s examples of the beach were so *illustrative* that I could almost hear the ocean.

imminent *adj*—on its way; about to arrive
The weatherman says rain is *imminent*, so take your umbrella.

➔ Note—often confused with *eminent*

ACT Vocabulary Words (continued)

implication *n*—the idea a person gives without saying it directly

When three people offer you a Tic-Tac, the *implication* is that you've got bad breath.

→ Note: different from *inference*

imply *vt*—to give an idea indirectly, without coming out and saying

When Brian offered Hugo a bigger chair, he was *implying* that Hugo was overweight.

→ Note: different from *infer*

impose *vt*—to cause unnecessary trouble to

"It's after midnight, Mrs. Kane, so we won't *impose* in you any longer. Good night."

inaccurate *adj*—wrong; faulty

After the ball game was rained out, it was obvious that Channel 9's weather report prediction of 100% sunshine was *inaccurate*.

inadvertently *adv*—without having been planned; by not being careful

The waiter *inadvertently* knocked the cherry off my sundae when he reached for the dirty plate.

incentive *n*—a reward or prize offered to get someone to behave a certain way

Hanging a nice, juicy carrot in front of a donkey's nose is a good *incentive* to make him move forward.

Inclination *n*—leaning; tendency

Two of the Gregory children show a definite *inclination* towards music.

inconsistency *n*—lack of "sameness"; difference in substance or texture

Waiter, there is an *inconsistency* between what I ordered and what you brought me.

inconstant *adj*—unsteady; wavering

Walter, that jerk, is an *inconstant* boyfriend; he dates three girls besides Jodi.

indication *n*—hint; sign

With a tilt of her head, Kiki made an *indication* that she wouldn't mind talking to Bob.

Indifference *n*—absence of caring

Whether you go or stay is a matter of complete *indifference* to me.

inevitable *adj*—unavoidable

One *inevitable* result of eating dessert at every meal is weight gain.

ACT Vocabulary Words (continued)

inexplicably *adv*—“un-explain-ably”

“Nobody broke the vase, Mom,” Jimbo said. “It just *inexplicably* shattered into a million pieces.”

infer *v*—to come up with an idea based on what someone said

When Lee handed me a comb, I *inferred* that my hair looked messy.

→ Note: different from *imply*

inference *n*—an idea that comes from what someone else said

When I saw Nana looking under the bed, my *inference* was that she had lost something.

→ Note: different from *implication*

influential *adj*—having influence; having “pull”

The Beatles were highly *influential* in the recording industry, being the first to make their own technical decisions.

ingenious *adj*—clever and inventive

My little brother developed an *ingenious* way to let the dog out without leaving the sofa.

→ Note: often confused with *ingenuous*

ingenuous *adj*—innocent, trusting, simple

“Why does Buck like to look at the girls in the short skirts, Daddy?” the *ingenuous* little girl asked.

→ Note: often confused with *ingenious*

inherent *adj*—built-in naturally

While vitamin pills can be useful, the vitamins *inherent* in fresh vegetables are healthier.

initial *adj*—first; at the beginning

At our *initial* meeting, Van seemed boring; when I knew him better, though, he made me laugh.

inquiry *n*—question-asking

The police’s *inquiry* into the robbery revealed nothing except that the thief had red hair.

insight *n*—ability to see or understand the inner nature

Although she’s eighty-three, Nana has a lot of *insight* into the problems of teenage girls.

insignificant *adj*—unimportant; too small to matter

Except for a few *insignificant* details, Gina had finished planning the entire wedding.

ACT Vocabulary Words (continued)

insinuate *vt*—to hint or suggest indirectly

When Marcy looked at me and locked her desk, she was *insinuating* that I was nosy.

insistently *adv*—refusing to give up

The salesman *insistently* knocked at the door until Grandpa wheeled his wheelchair to the door and answered.

Insufficient *adj*—not enough

The police announced that they had *insufficient* evidence to make an arrest.

intent

adj—determined to; focused

Grace was so *intent* on following the traffic laws that she did not notice what Luke was saying.

n—purpose

By bringing Kate a dozen roses, Bill's *intent* was to express his love, not to make her sneeze.

intently *adv*—with great concentration

The boys played Masters of Destruction so *intently* that they did not hear Mom call them for dinner.

interpretation *n*—way of saying something in a different language or for a different listener

A Sesame Street *interpretation* of Shakespeare's play *Romeo and Juliet* would probably leave out the deaths.

intolerant *adj*—unwilling or unable to put up with

Since Donna is *intolerant* of milk products and Uncle Todd is *intolerant* of hippies, they did not attend the opening of the new Woodstock Ice Cream Parlor.

intricacies *n*—complicated details

Caitlyn hates to dust around the *intricacies* of her mother's miniature glass animal collection.

intricate *adj*—delicate and complicated

Norman has no problem with the *intricate* workings of the inside of a computer.

intrigue *vt*—to fascinate

Uncle Steve told Quint, "No matter how old I get, the mind of a woman will always *intrigue* me."

ACT Vocabulary Words (continued)

irreconcilable *adv*—un-matchable; that cannot be brought into agreement
Since Matt bred beef cattle and Kiki was a vegetarian, their differences were *irreconcilable*.

irrelevant *adj*—unrelated; not important to the matter at hand
Whether you pay me back with two five-dollar bills or ten ones is *irrelevant*, as long as you pay me back today.

irrevocable *adj*—unchangeable
Dad's decree that no daughter of his will date until she is fifteen is final and *irrevocable*.

likewise *adv*—in the same way
Her friends like Jane because she's so positive; *likewise*, strangers like her for her friendliness.

longstanding *adj*—having been established a long time
Some of the council members were uneasy changing the *longstanding* town boundaries.

lyricism *n*—graceful, musical quality
Even voters who disagreed with his views were swayed by the *lyricism* of his speeches.

mainstream *n*—majority; common idea
The vegans want Friday to be Tofu Day, but kids in the *mainstream* want it to stay Pizza Day.

mandate *v*—to cause to be demanded
The alarming increase in stray dogs *mandated* a crackdown by the Humane Society.

matter of course *n*—thing that people just accept without thinking
Mom began washing the dishes as a *matter of course*, even though it was Mother's Day.

means *n*—stuff needed; way
I had the need and the desire to buy a car, but not the *means*, so I got a job.

mediocre *adj*—neither high- nor low-quality; in-between; average
The pie was *mediocre*; it wasn't as delicious as Granny's, but it wasn't as nasty as mine.

melancholy *adj*—sad and thoughtful; gloomy
Rainy days like this make me so *melancholy* that I need to watch a good comedy.

ACT Vocabulary Words (continued)

mere *adj*—only; nothing more or other than

Nobody expected that a *mere* five-year-old could play the piano like Elton John.

meticulous *adj*—picky and extremely careful

The guy who washes my car is so *meticulous* that he goes over the interior with a Q-tip.

minuscule *adj*—very tiny

Grandpa didn't see the *minuscule* insect on his potato salad before he put it in his mouth.

mischievous *adj*—fond of playing jokes and causing harmless trouble

Both puppies and kittens can seem *mischievous* because of their curiosity.

misconception *n*—mistaken idea

After she saw the mail deliverer put the mail in the mailbox, Jenna got the *misconception* that he wrote all the letters, bills, and catalogues.

momentous *adj*—important in a life-changing way

The invention of the electric light bulb was a *momentous* step in modern civilization.

mutual *adj*—as much from one side as the other; agreeable to both sides; from both sides

Buzz likes Liz, and Liz likes Buzz; their feelings are *mutual*.

narrative *n*—the telling of a story

Barack Obama's *narrative* includes growing up in a single-parent family.

nevertheless *adv*—unlike what you might expect; nonetheless

I slept for nine hours; *nevertheless*, I was still tired.

nonetheless *adv*—unlike what you might expect; nevertheless

Sam was careful; *nonetheless*, he spilled the coffee.

nostalgia *n*—an emotional feeling about the past

When the movie *Grease* came out in the 1970s, America felt *nostalgia* for the 1950s.

noteworthy *adj*—worth paying attention to

The only *noteworthy* event from my week at camp occurred when the pool caught fire.

notion *n*—small part of an idea

Madison had no *notion* that the surprise party was for her.

ACT Vocabulary Words (continued)

obscure

adj—hard to find

Sophie was shocked to find an *obscure* law saying that a husband could not beat his wife with a stick any larger than his thumb.

vt—to hide

Unfortunately, the clouds *obscured* the full moon.

obtuse *adj*—dull; not sharp; said of an angle that is greater than 90° because it isn't "sharp"

Because Ryan was so *obtuse*, Jill and Sam had to come out and tell him they wanted to be alone.

omission *n*—the leaving out of something

Due to a famous *omission*, one version of the Bible said, "Thou shalt commit adultery."

omit *vt*—to leave out

If you *omit* the eggs when making meat loaf, it won't stick together. Don't ask me how I know!

on behalf of *prep*—for the sake of; to represent

Kayla gave Ms. Prosser a box of chocolates *on behalf of* all the students she tutored after school.

one-dimensional *adj*—having neither depth nor width; a spot only, without any development

Even though everyone likes him, the Road Runner is a *one-dimensional* character.

onus *n*—burden

Although the fashion world makes being too skinny seem glamorous, the *onus* of teaching girls to have a healthy view of their bodies is on their parents.

outset *n*—beginning; the place from which one "sets out"

I never liked Gordy, even from the *outset* of his relationship with Sheila, and I was right.

paradox *n*—the relationship between two statements that do not seem to be able to be true at the same time

The novel *Catch-22* was based on the *paradox* that you had to be crazy to get out of the army, but you had to be crazy to be in the army in the first place!

ACT Vocabulary Words (continued)

parenthetical *adj*—

1. inside parentheses: words inside curved marks (like those around these words)

Takesha’s play is full of *parenthetical* instructions that tell the actors how to say the lines.

2. that which is said off to the side; not the main idea but one that is worth sneaking in

Christi was famous for her *parenthetical* comments, as when she said, “Lowell, that new teacher, the one you said that looks like Taylor Swift, wants to see you.”

perceptual *adj*—relying on the senses, as opposed to the mind

Watching a spinning black-and-white spiral can cause *perceptual* confusion.

phenomenal *adj*—like nothing else; unique

Most fans thought *Avatar* was a *phenomenal* movie.

philosophy *n*—way of thinking that guides other thoughts and actions

Unfortunately, the *philosophy* of many tobacco companies is to make as much money as possible, with no regard for the health of their customers.

plagiarism *n*—the using of someone else’s words or ideas without giving that person credit; stealing words or ideas

Rob claimed that it was coincidence, not *plagiarism*, that explained why his report was identical to Fred’s.

populace *n*—the people of a region or group

To most Westerners’ surprise, the *populace* of Indonesia is mostly Muslim.

→Note: often confused with *populous*

populous *n*—having a large population

New York City is far more *populous* than Knoxville.

→Note: often confused with *populace*

portray *vt*—to display from a certain viewpoint

Val Kilmer *portrayed* Batman as a darker character than the Batman of the 1960s.

preceding *adj*—the one that went before; previous

The last tournament was much more exciting than the *preceding* ones.

precisely *adv*—exactly

Whether everyone has arrived or not, Aunt Lois always serves dinner at *precisely* 6:30.

ACT Vocabulary Words (continued)

preconceived *adj*—already thought of

Yankees have many *preconceived* ideas about Tennesseans: illiterate, barefoot moonshine makers who marry their cousins.

previous *adj*—that which came before; preceding

The receipt from the *previous* customer was still in the ATM when I got my cash.

progressive *adj*—socially or culturally different from a mainstream idea

Darcy’s kids go to a *progressive* school that does not divide students into grades.

quasi- *prefix*—sort of; somewhat

The roller coaster made Jenna *quasi*-queasy, but she still felt like riding the Ferris wheel.

quintessential *adj*—the absolute basic

Superman is the *quintessential* superhero: he has a mysterious origin, amazing powers, and one peculiar weakness.

randomly *adv*—not in any predictable order

The winning numbers on the Draw Five lottery are supposed to come out of the machine *randomly*, not in order.

rational *adj*—based on thought, not feeling; reasonable

Officer Hayes always stays *rational*, even when the victims and suspects appear crazy.

redundancy *n*—words that are unnecessary because they have been stated in another way

The phrase “3 a.m. in the morning” uses an obvious *redundancy*.

redundant *adj*—unnecessary because they have been stated in another way

The phrase “12 midnight at night” is *redundant*.

reinforce *vt*—to make stronger

Seeing Ron’s vanity license plate, which said “STUDLY,” *reinforced* my belief that he was conceited.

relevant *adj*—related to the important idea

In determining a woman’s fitness, her height is *relevant* to her weight.

reluctantly *adv*—not wanting to

The day after she got her braces, Taylor went *reluctantly* to school.

ACT Vocabulary Words (continued)

remnant *n*—leftover piece

Mama made a Kayce a doll's dress out of the *remnant* of the white satin she used for Gail's wedding gown.

remote *adj*—away from everything else

Don refused to stay in a Holiday Inn; he wanted a *remote* inn, far away from the shopping areas.

replenish *vt*—to fill back up; to restore to its original volume

Because Trace *replenished* the whiskey bottle with tea, it looked like no one had drunk any.

resemblance *n*—“looking-alike-ness”

Steve's *resemblance* to Stephanie made many people think they were brother and sister.

resistant to *adj*—able to avoid being infected or taken in by

Davy's mom need to find clothes that are *resistant* to mud, tears, and being left behind.

resolution *n*—strength of will

Bertha's *resolution* to avoid desserts was strong enough to survive five birthday parties.

resonate *vi*—to spread a sound or an idea

The thumps from Dwight's car stereo *resonated* into Mrs. McGregor's bedroom.

resources *n*—qualities or material that can be used

Even my mostly worthless brother has *resources*: his stomach makes a good pillow, and I can light a match on his unshaved chin.

respectively *adv*—in the same order as the items on the other list

Horn-rim glasses, platform shoes, and fedoras are fashionable accessories that have been recycled from, *respectively*, the Twenties, the Seventies, and the Fifties.

revel *v*—to enjoy indulgently

After six months at sea, the sailors *reveled* for three days in everything New York had to offer.

reverent *adj*—treating with great respect, as if holy

Andrew is usually hyper, but he was almost *reverent* at the Air and Space Museum, because he wants to be an astronaut.

ACT Vocabulary Words (continued)

revisionist *adj*—trying to change the accepted idea

Since she was always old school, Prof. Wallace fought against the *revisionist* movement.

rift *n*—a space that divides

After three months of harmony, the roommates developed a *rift* over Fred's new girlfriend.

rudimentary *adj*—just enough to get by

Dad threw together a *rudimentary* meal of crackers, cottage cheese, and applesauce.

sacrilege *n*—a supreme insult to something held holy

My uncle, the chef, thinks using Cool Whip instead of freshly whipped cream is a *sacrilege*.

sanctuary *n*—

1. a place that provides protection and safety because it has been set aside by a religious authority

Most weddings are held in the *sanctuary* of a church.

2. the status of someone who depends on the protection of a sanctuary

In *The Hunchback of Notre Dame*, the gypsy girl found *sanctuary* in the cathedral.

sapling *n*—a young tree

The gardener had to prop up the maple *sapling* with ropes and stakes.

satellite *n*—something that orbits around something else

The moon is a *satellite* of the Earth, and photographers are *satellites* of Jennifer Lopez.

saturation *n*—being so full that it is impossible to hold any more

The advertisers created complete *saturation* of the media by running ads for the new candy bar in every TV station, every magazine, and every radio station.

scholarly *adv*—like someone who enjoys school; academic; bookish

My teacher wants us to use *scholarly* articles, not just whatever we find on Google.

scrutinize *vt*—to examine closely

Aunt Nelda found a great deal by *scrutinizing* the want ads every day.

scrutiny *n*—careful observation

Mr. Pierre puts every wedding gown through close *scrutiny* before each bride arrives.

ACT Vocabulary Words (continued)

seascape *n*—a painting or drawing of the sea and features in it or nearby; compare to *landscape*

While we were walking on the beach, we met an artist who was painting a *seascape*.

seemingly *adv*—apparently; giving the appearance of

Myra was *seemingly* calm, although she had just been in a car wreck.

selectively *adv*—in a picky, careful way

Aunt Reba always chooses her fruit *selectively*; she never buys the big bag.

seminal *adj*—a basic part of what comes after

The invention of the wheel was *seminal* to most forms of transportation.

sensory *adj*—having to do with seeing, hearing, tasting, smelling, or feeling (as opposed to thinking)

Good writers use lots of *sensory* details, like “velvety,” “granite-hard,” and “coal-black.”

sentiment *n*—an expression of feeling; an opinion colored by emotion

Sara could not find a card with the right *sentiment* after she let the Smiths’ cat run away.

serenity *n*—the state of being serene: beautifully calm

After a week in the city, the *serenity* of the woods was just what I needed.

shrill *adj*—high, piercing, and grating on the ear

Everyone on the playground knew Ms. Skelly’s *shrill*, demanding voice.

shrub *n*—any bushy plant, smaller than a tree, often used for decoration or as a fence

Uncle Billy always hides the Easter egg with the five-dollar bill in the *shrub* by the back door.

shun *vt*—to avoid deliberately and systematically

All the girls in Ms. Knowles’ class *shunned* Renee after she tattled on them.

simultaneous *adj*—occurring at the same time

The fireworks show timed the starbursts so that they were *simultaneous* with the music.

singular *adj*—unusual; not like anything else

Adele won several Grammy Awards because of her *singular*, throaty voice.

site *n*—a place where something happened or is planned to be

People kept staring at the *site* of the wreck, even though it had been cleaned up.

➔ Note: do not confuse with *cite*

ACT Vocabulary Words (continued)

sit-in *n*—a form of protest in which participants sit in a targeted place until their demands are met.

Many civil rights protesters held *sit-ins* at the drugstore counters where they were forbidden to sit because of their race.

sizable *adj*—big

After he caught the burglar, Officer O’Leary got a *sizable* reward.

skepticism *n*—tendency to doubt

Uncle Don’s *skepticism* about the weather report explains why he takes his umbrella.

slogan *n*—a saying that identifies a movement or person

During the Fifties, “I Like Ike” was the *slogan* on buttons that Eisenhower supporters wore on their skinny lapels.

social order *n*—“the way things are”; the unwritten rules for how a society works

The *social order* of the Fifties did not allow women to have a career and a family.

solace *n*—emotional comfort

After Mark broke up with her, Lana found *solace* by learning tae kwon do.

sovereign *adj*—all-powerful; in control of the entire unit

King Henry VIII gained the *sovereign* power over the English by forming the Church of England.

specific *adj*—exact; of a particular kind

My irritating brother always has to choose *specific* potato chips; he can’t just reach in and grab.

speculate *vi*—to invest money or ideas in something you aren’t sure about; to gamble

Uncle Reggie *speculated* on gold, hoping the price would continue to rise.

spin-off *n*—a TV show originated as a feature of another TV show

The Andy Griffith Show was a *spin-off* of an episode of *The Danny Thomas Show* in which Danny gets a speeding ticket driving through a poky Southern town.

stable *adj*—staying the same; neither getting better nor worse

After the accident, the doctors said DaShawn’s condition was *stable* enough for him to go home.

ACT Vocabulary Words (continued)

stationary *adj*—staying in one place

All of the furniture in the Lanes' living room is *stationary* except the rolling coffee table.

→ Note: do not confuse with *stationery*

stationery *n*—specialized, fine quality paper for writing letters and notes

My mother always uses monogrammed *stationery* for writing thank-you notes.

→ Note: do not confuse with *stationary*

status *n*—current state of being

On the medical report, Jenna claimed her marital *status* was “married.”

steerage *n*—the lowest level of a passenger ship, where those buying the cheapest tickets stay

The passengers in *steerage* rarely socialize with the first-class passengers.

stereotypical *adj*—matching what people expect because of one trait

Dr. Barbie Strickland, the astrophysicist, is not a *stereotypical* “dumb blonde.”

stifle *vt*—to repress; to hold down

The speech was boring, but I had to *stifle* all my yawns because I was sitting on the stage.

subjective *adj*—based on feelings and not on fact

Dr. Lyles was being a little *subjective* when he said broccoli was “yucky.”

succession *n*—a series

She established her star status by a *succession* of wildly popular movies.

succumb *vi*—to fall a victim (to)

After fighting it for five years, Mrs. Norris finally *succumbed* to cancer and died last night.

superficial *adj*—only on the surface; not deep

Even though the car was totaled, Manny's wounds were only *superficial*.

superimpose *vt*—to lay (something) on top of something else

If you *superimpose* a geological map on top of the street map, you can see why May Street is a dead end; it's practically on the edge of a cliff.

sustenance *n*—that which sustains; the stuff that keeps something alive

Sylvester the Cat justifies his attempts to eat Tweety Bird by saying, “I'm in need of *sustenance*.”

ACT Vocabulary Words (continued)

syndicated *adj*—a group of similar businesses owned by one company

Most newspapers are *syndicated*, although a few are still independently owned.

syringe *n*—a device for putting a small amount of a liquid into a small space, like a medicine into a vein, in which a tube with a closed end is pushed inside a tightly fitting tube with a narrow opening at the end, usually attached to a hollow needle through which the liquid is delivered

I stared at the *syringe* on the tray in front of me, waiting for the dentist to return.

taut *adj*—tightly stretched

Sam made the sides of the tent so *taut* that you could bounce a nickel off them.

taxed with *vt*—given the responsibility for

Now that Mindy has moved back home with her baby, her parents are *taxed with* two mouths to feed.

tenet *n*—any opinion, principle, or doctrine that a person or group holds

One of the *tenets* of the Boy Scouts is “Be prepared.”

terra firma *n*—Latin for “solid earth”

I loved flying in the helium balloon, but I admit I was glad to get back to *terra firma*.

terrestrial *adj*—having to do with the earth

A farmer’s interests are mainly *terrestrial*, while a sailor prefers the water.

theorize *vi*—to propose an explanation for

In the ancient world, philosophers *theorized* that maggots came from dead flesh.

thereafter *adv*—from then on; starting at that point and then going on

Max likes to eat all the meat off the bone and *thereafter* to bury the bone in the garden.

thus *adv*—

1. like this; in this way

To curl paper ribbon, hold it *thus*: with your thumb on top of the ribbon and a scissors blade underneath.

2. therefore; because of what has just been said

I had seven slices of pizza; *thus*, I didn’t really want dessert.

timber *n*—trees that have been felled and are to be used for wood for furniture, paper, etc.

Oregon and Washington provide much of the *timber* for America’s wood.

ACT Vocabulary Words (continued)

tirade *n*—a long speech in which the speaker fusses or complains

When twenty out of twenty-seven students failed the test, Mr. Dorris went into a long *tirade* about studying.

toxin *n*—a poison that comes from a plant or animal

Some mushrooms contain a *toxin* called coprine, which causes hangover-like symptoms.

trajectory *n*—the curved path of something hurtling through space

The *trajectory* of the bullet proved it could not have come from the policeman's gun.

transcend *vt*—to go beyond or above

Being voted Most Valuable Player *transcended* Philip's dreams of making the team.

transition *n*—a graceful easing from one thing to another

I hope Kelsey can make the *transition* from being an only child to living in a dormitory.

translucent *adj*—able to let light through but diffusing it enough to conceal any object behind it

The fogged-up windshield was too *translucent* for me to drive.

treason *n*—an act of betrayal against one's own country

Benedict Arnold is famous for his act of *treason*, betraying the United States to England.

typesetting *n*—the art of placing tiny metal letters and numbers in place to be covered with ink and pressed against paper to make a printed page

Now that many homes have their own laser printers, the art of *typesetting* is threatened.

tyranny *n*—any government controlled by a single person

"Taxation without representation is *tyranny*" was the rallying cry of the American revolution.

tyrant *n*—one who has absolute power over a country

Mussolini, who later joined forces with Hitler, was a *tyrant* over Italy in the 1930s.

uncanny *adj*—"un-explainable"; something for which no one knows the reason

Chester was afraid to spend the night in his aunt's old house because of the *uncanny* noises in the wall.

unparalleled *adj*—unmatched; too extreme to be equaled

Michael Phelps' *unparalleled* number of Olympic gold medals has won him a place in history.

ACT Vocabulary Words (continued)

unprecedented *adj*—original; having nothing similar that came before

Franklin D. Roosevelt ran for an *unprecedented* third term as president—and then a fourth!

unsolicited *adj*—“un-asked-for”

I’m thinking of putting a trash can beside the mailbox for all those *unsolicited* advertisements.

urgency *n*—need for action

When I understood the *urgency* of your need, I rushed right over.

urn *n*—a large vase, sometimes with a lid

My Aunt Frieda’s favorite possession is a Chinese *urn* made of carved yellow jade.

vaccine *n*—a preventive medicine made from the disease-causing essence itself; by introducing a small amount of the germ into the body, the body forms antibodies to fight the disease, and can thus resist further exposure to the disease.

Louis Pasteur’s *vaccine* against anthrax saved millions of cows from dying.

vindicate *vt*—to prove innocent after having been blamed

If Zia swells up after eating that peanut butter sandwich, she will be *vindicated* against the suspicion that she has been sneaking peanuts every night.

visionary *n*—one who imagines how the future can be

Someone said that all children are *visionaries*, and all old men are historians.

vivid *adj*—strongly colored; standing out from the background

A report of three drive-by shootings in one week was a *vivid* reminder of the crime rate.

voluptuous *adj*—heavily fleshed in a beautiful way

Francesca was pretty and *voluptuous* enough to be a model for Lola’s Large Lady Fashions.

vulnerable *adj*—easily wounded or hurt

Even a big guy like Bruno is more *vulnerable* after a breakup with a girl like Vanessa.

wherefore *conj*—why; for what reason

When Juliet says, “*Wherefore* art thou Romeo?” she is asking why the only boy she has ever loved has to be one of her family’s enemies, not “Where are you, sweetie?”

ACT Vocabulary Words (continued)

whimsy *n*—a lighthearted, playful attitude

If you like *whimsy*, you'll love *Alice in Wonderland*.

withdrawn *adj*—shy; staying away from people

The poor abused dog was *withdrawn* until Jamie gave it some food.

worldview *n*—an overall way of looking at the world

Hitler's *worldview* was that the "right people" should control the world.

Irregular Plurals

antenna, antennae

axis, axes

criterion, criteria

datum, data

focus, foci

matrix, matrices

millennium, millennia

nucleus, nuclei

radius, radii

thesis, theses

vertex, vertices

Most of these words taken from the five practice tests in *The Real ACT Prep Guide*, 3rd Ed.

Appendix 2

ACT Math Concepts and Problems



Math Vocabulary

area of a circle
chord
circumference
collinear
complex number
congruent
consecutive
diagonal
directly proportional
endpoints
function $y = R(x)$
hypotenuse
integer
intersect
irrational number
least common denominator
logarithm
matrix
mean
median
obtuse
perimeter
perpendicular
pi
polygon
prime number
quadrant
quadratic equation
quadrilateral
quotient
radian
radii
radius
rational number
real number
slope
standard coordinate plane
transversal
trapezoid
vertex
x-intercept
y-intercept



Math Vocabulary

area of a circle— $A = \pi r^2$

chord—a line drawn from the vertex of a polygon to another non adjacent vertex of the polygon

circumference—the perimeter of a circle = $2 \pi r$

collinear—passing through or lying on the same straight line

complex number—is an expression of the form $a+bi$, where a & b are real numbers and $i^2 = -1$

congruent—corresponding; equal in length or measure

consecutive—uninterrupted sequence

diagonal—a line segment joining two nonadjacent vertices of a polygon or solid (polyhedron)

directly proportional—increasing or decreasing with the same ratio

endpoints—what defines the beginning and end-of-line segment

Function $y = R(x)$ —a set of number pairs related by a certain rule so that for every number to which the rule may be applied, there is exactly one resulting number

hypotenuse—the longest side of a right-angle triangle, which is always the side opposite the right angle

integer—a member of the set $\dots, -2, -1, 0, 1, 2, \dots$

intersect—to share a common point

irrational number—cannot be expressed as a ratio of integers, eg., $\sqrt{3}$, π , etc.

least common denominator—the smallest number (other than 0) that is a multiple of a set of denominators (for example, the LCD of $\frac{1}{4}$ and $\frac{1}{3}$ is 12)

logarithm— $\log_a x$ means $a^y = x$

matrix—rows and columns of elements arranged in a rectangle

mean—average; found by adding all the terms in a set and dividing by the number of terms

median—the middle value in a set of ordered numbers

obtuse—an angle that is larger than 90°



Math Vocabulary (continued)

perimeter—the distance from one point around the figure to the same point

perpendicular—lines that intersect and form 90-degree angles

pi— = 3.14 ...

polygon—a closed, plane geometric figure whose sides are line segments

prime number—a positive integer that can only be evenly divided by 1 and itself

quadrant—any one of the four sectors of a rectangular coordinate system, which is formed by two perpendicular number lines that intersect at the origins of both number lines

quadratic equation— $Ax^2 + bx + C = D$, $A \neq 0$

quadrilateral—a four sided polygon

quotient—the result of division

radian—a unit of angle measure within a circle

radii—the plural form of radius

radius—a line segment with endpoints at the center of the circle and on the perimeter of the circle, equal to one-half the length of the diameter

rational number— r can be expressed as $r = \frac{m}{n}$ where m & n are integers and $n \neq 0$

real number—all numbers except complex numbers

slope— $m = \frac{y^2 - y^1}{x^2 - x^1}$

standard coordinate plane—a plane that is formed by a horizontal x-axis and a vertical y-axis that meet at point (0,0) (also known as the *Cartesian Coordinate Plane*)

transversal—a line that cuts through two or more lines

trapezoid—a quadrilateral (a figure with four sides) with only two parallel lines

vertex—a point of an angle or polygon where two or more lines meet

x-intercept—the point where a line on a graph crosses the x-axis

y-intercept—the point where a line on a graph crosses the y-axis



Math Section Content

- Pre-algebra
- Elementary algebra
- Intermediate algebra
- Coordinate geometry
- Plane geometry
- Trigonometry
- Miscellaneous topics
- Math test-taking strategy



Pre-Algebra – Word Problems

Converting a word problem into an equation:

If a discount of 20% off the retail price of a desk saves Mark \$45, how much did Mark pay for the desk?



Pre-Algebra

If a discount of 20% off the retail price of a desk saves Mark \$45, how much did Mark pay for the desk?

$$\text{Amount Paid (Sales Price)} = \text{Retail Price} - \text{Discount}$$

$$\text{Discount} = 20\% \times \text{Retail Price}$$

$$\$45 = 20\% \times \text{Retail Price}$$

$$\text{Retail Price} = \$45 / .2 = \$225$$

$$\text{Sales Price} = \$225 - \$45 = \$180$$



Pre-Algebra

A lawn mower is on sale for \$1600. This is 20% off the regular price. How much is the regular price?



Pre-Algebra

A lawn mower is on sale for \$1600 which is 20% off the regular price. How much is the regular price?

$$\text{Sales Price} = \text{Regular Price} - \text{Discount}$$

$$\text{Discount} = 0.20 \times \text{Retail Price}$$

$$\text{Sales Price} = \text{Regular Price} - 0.20 \times \text{Retail Price}$$

$$\$1600 = 0.80 \times \text{Regular Price}$$

$$\text{Regular Price} = \$1600 / 0.8 = \$2000$$



Pre-Algebra

If 45 is 120% of a number, what is 80% of the same number?



Pre-Algebra

If 45 is 120% of a number, what is 80% of the same number?

$$45 = 1.2 (X)$$

$$X = 45/1.2 = 37.5$$

$$Y = 0.8 (37.5) = 30$$



Elementary Algebra – Substitution, 2 Equations, 2 Unknowns

If $a - b = 14$, and $2a + b = 46$, then $b = ?$

$$a = 14 + b; \textit{ substitute}$$

$$2(14 + b) + b = 46$$

$$28 + 2b + b = 46$$

$$3b = 18$$

$$b = 6, a = 20$$



Elementary Algebra

$$\frac{a}{b} + \frac{c}{b} = (a + c) / b$$

$$\frac{a}{b} + \frac{c}{d} = (ad + bc) / bd$$

$$3x^3 + 9x^2 - 27x = 0; 3x (x^2 + 3x - 9) = 0$$

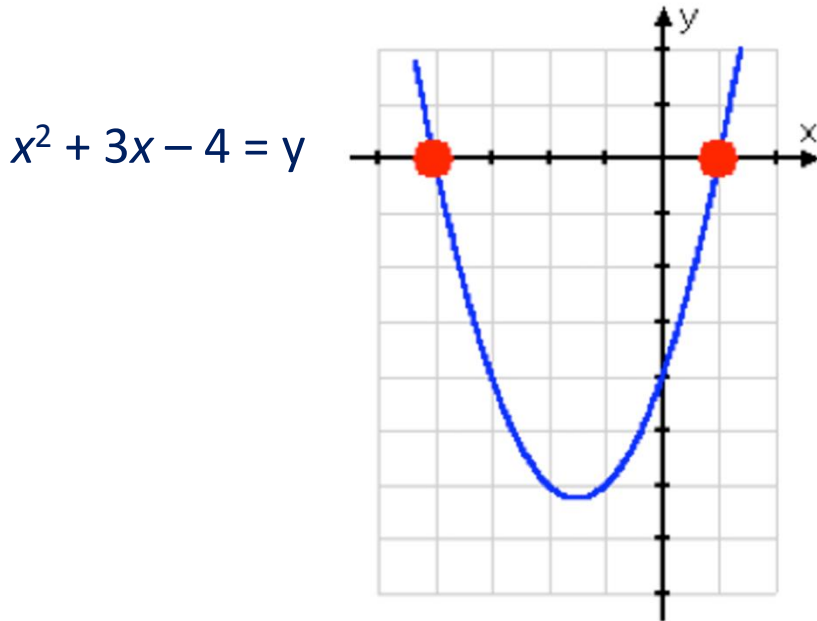
$$(x+2)^2 = (x+2)(x+2)$$

$$(x/y)^2 = x^2/y^2$$

$$x^0 = 1$$



Intermediate Algebra – Quadratics



$$x^2 + 3x - 4 = 0$$

Factoring:

$$(x - 1)(x + 4) = 0$$

$$X = 1, -4$$

For $ax^2 + bx + c = 0$, the value of x is given by:

$$x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

Quadratic Formula

$$X = \frac{-3 + (3^2 - 4 \cdot 1 \cdot -4)^{.5}}{2} = 1$$

$$X = \frac{-3 - (3^2 - 4 \cdot 1 \cdot -4)^{.5}}{2} = -4$$



Intermediate Algebra – Factoring Polynomials, Solve for x

$$x^2 - 2x - 15 = 0$$

$$(x - 5)(x + 3) = 0$$

$$x = 5, -3$$



Intermediate Algebra – Factoring Polynomials

Example 1

$$x^3 + 3x^2 + 2x + 6$$

$$(x^3 + 3x^2) + (2x + 6)$$

$$x^2(x + 3) + 2(x + 3)$$

$$(x + 3)(x^2 + 2)$$

Example 2

$$x^3 + 3x^2 + 2x + 6 / (x + 3)$$

$$((x^3 + 3x^2) + (2x + 6)) / (x+3)$$

$$(x^2(x + 3) + 2(x + 3)) / (x+3)$$

$$((x + 3)(x^2 + 2)) / (x+3)$$

$$x^2 + 2$$



Intermediate Algebra – Exponents

$$x^3 * x^2 = x^5$$

$$x^2 * x^{.5} = ?$$

$$x^2 * x^{.5} = x^{2.5}$$

$$x^9 / x^2 = x^7$$

$$x^4 / x^8 = ?$$

$$x^4 / x^8 = x^{-4}$$

$$(x^2)^5 = x^{10}$$

$$(x^{.5})^2 = ?$$

$$(x^{.5})^2 = x$$

$$1/x^4 = x^{-4}$$

$$1/x^{-z} = ?$$

$$1/x^{-z} = x^z$$



Intermediate Algebra – Imaginary Numbers

$$i^2 = -1, i * i = -1$$

$$i = \sqrt{-1}$$

$$i = \sqrt{-1}$$

$$i^2 = -1$$

$$i^3 = -i$$

$$i^4 = 1$$

$$i^5 = i$$

$$i^6 = -1$$

$$i^7 = -i$$

$$i^8 = 1$$

$$\sqrt{-25} = \sqrt{-1 * 25} = 5i$$

$$\sqrt{-75} = \sqrt{-1 * 3 * 25} = 5i\sqrt{3}$$



Coordinate Geometry – Coordinates Equation of a Line

$y = mx + b$, equation of a linear (straight) line

m = slope of the line = change in Y / change in X

b = y intercept

If m is negative, the line is going down and if positive the line is going up (left to right).

What is the equation for the line between points, (1, -2) & (6, 8)?

$$m = \text{change in } y \text{ values} / \text{change in } x \text{ values} = (y_1 - y_2) / (x_1 - x_2)$$

$$m = [8 - (-2)] / (6 - 1) = 10/5 = 2$$

$$b = y - mx; b = 8 - (2) \times (6) = 8 - 12 = -4$$

$$y = 2x - 4$$



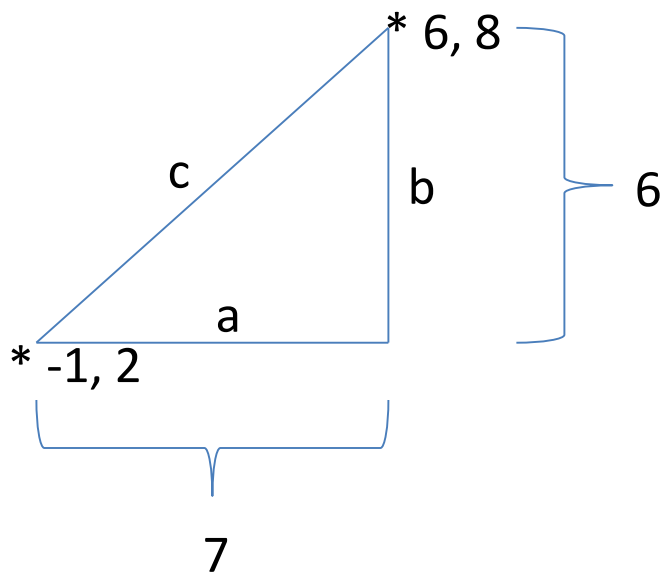
Coordinate Geometry – Coordinates

What is the distance between these points
 $(-1, 2)$ and $(6, 8)$?



Coordinate Geometry – Coordinates

What is the distance between these (-1, 2) and (6, 8)?



$$a^2 + b^2 = c^2$$

$$49 + 36 = c^2$$

$$c = \sqrt{85}$$

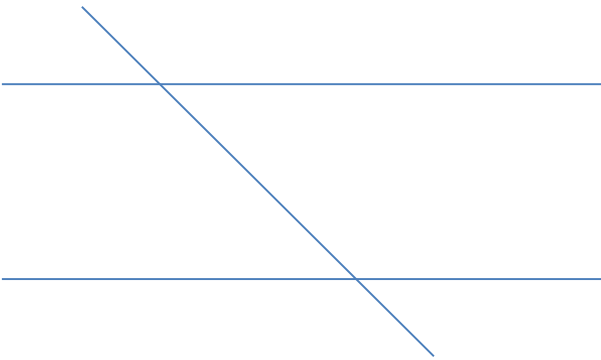
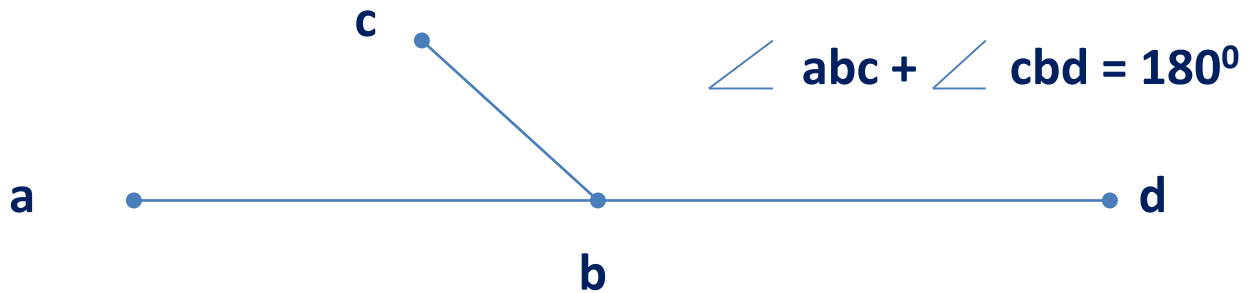


Plane Geometry

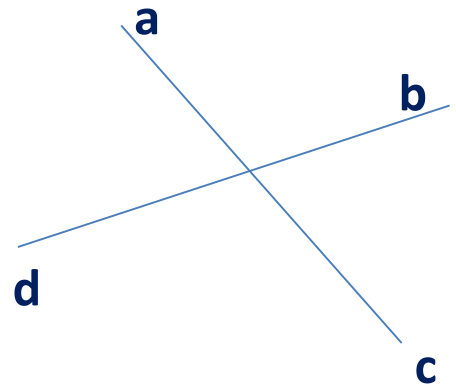
- Lines and Angles
- Triangles
- Circles
- Squares and Rectangles
- Multiple Figures



Plane Geometry: Lines



Transversal line thru two parallel lines creates equal opposite angles.

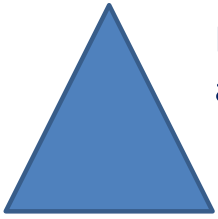


Opposite (vertical) angles are congruent (equal)

All angles combined = 360°

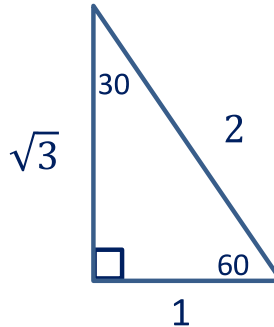


Plane Geometry: Triangles



Equilateral:
all angles = 60°

Sum of all angles = 180°

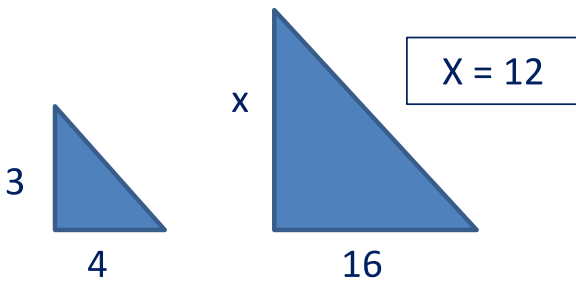


For a 30, 60, 90 triangle (only):

Short side = $\frac{1}{2}$ * Hypot

Long side = $\frac{1}{2}$ * H * $\sqrt{3}$

Recall: $a^2 + b^2 = c^2$

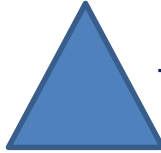


*Similar triangles,
proportions are equal*



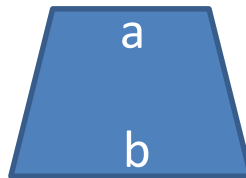
Plane Geometry

Area of a triangle = $\frac{1}{2}$ (base * height)



The sum of the three angles = 180°

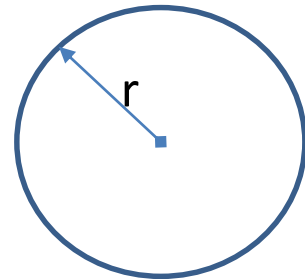
Area of a trapezoid = $\frac{1}{2}$ (a + b) * (height) where a and b are the lengths of the parallel sides



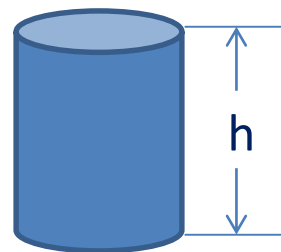
Diameter = 2 * radius of a circle

Circumference of a circle = $2\pi r$

Area of a circle = πr^2

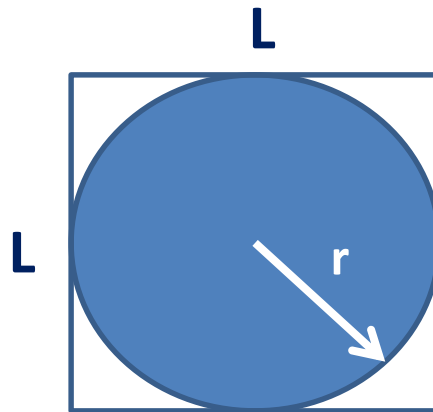


Volume of cylinder = area of circle * height



Plane Geometry Example

What is the area of the square if the radius equals 5?



Diameter = $2 \times r$

The diameter = 1 side of the square

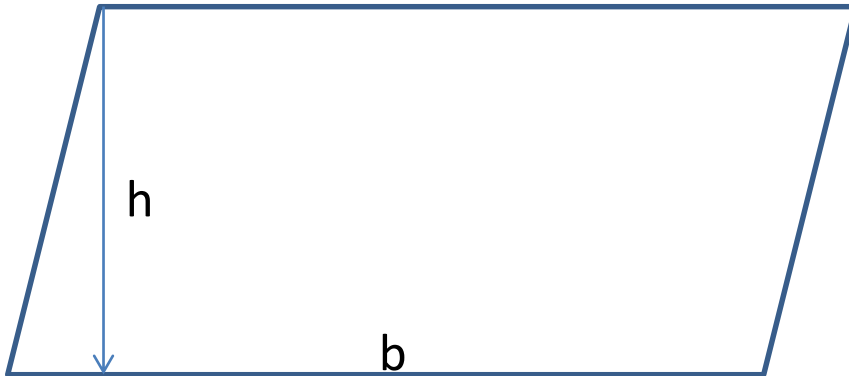
Area = $L \times L$

Diameter = 10 (same as a length of a side), Area = 100



Plane Geometry Parallelogram

Area = Base x Height

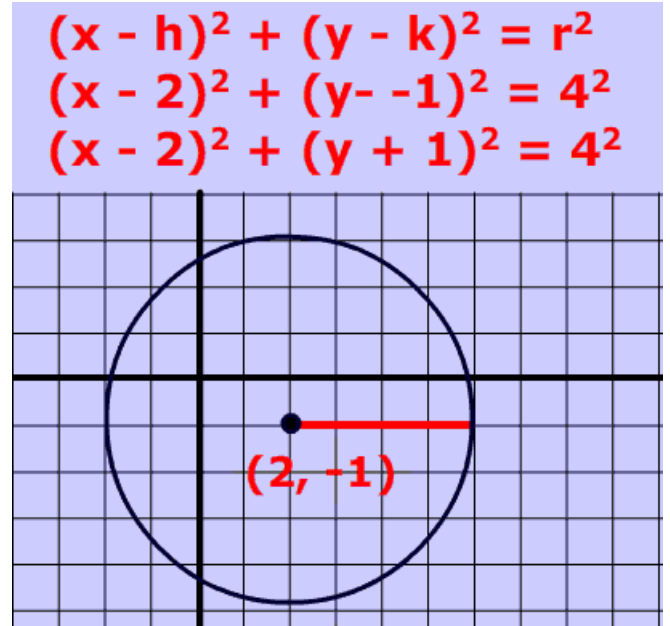
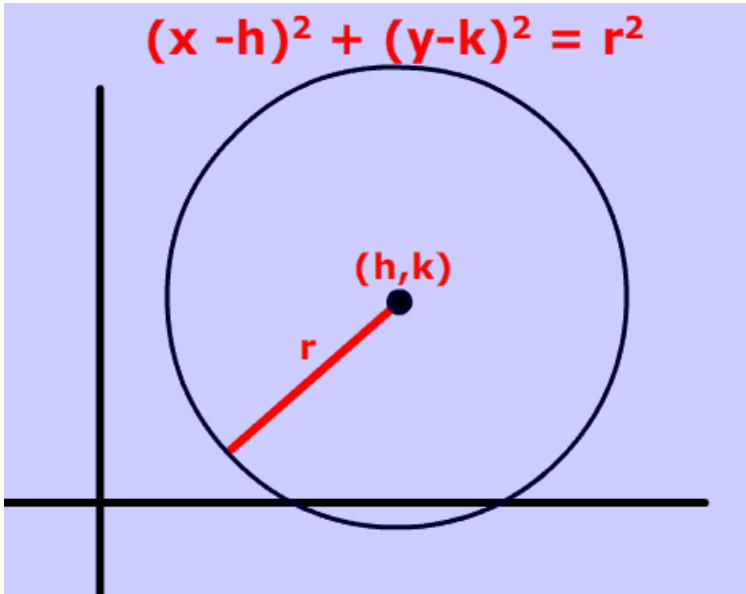


Note a rectangle is a parallelogram.

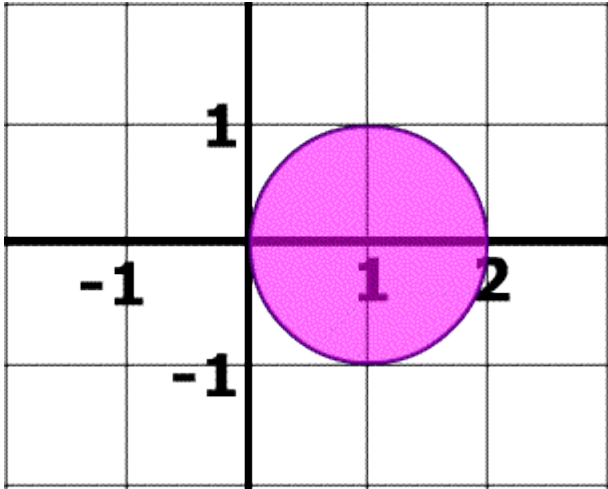
The sum of the angles = 360°



Plane Geometry Circles

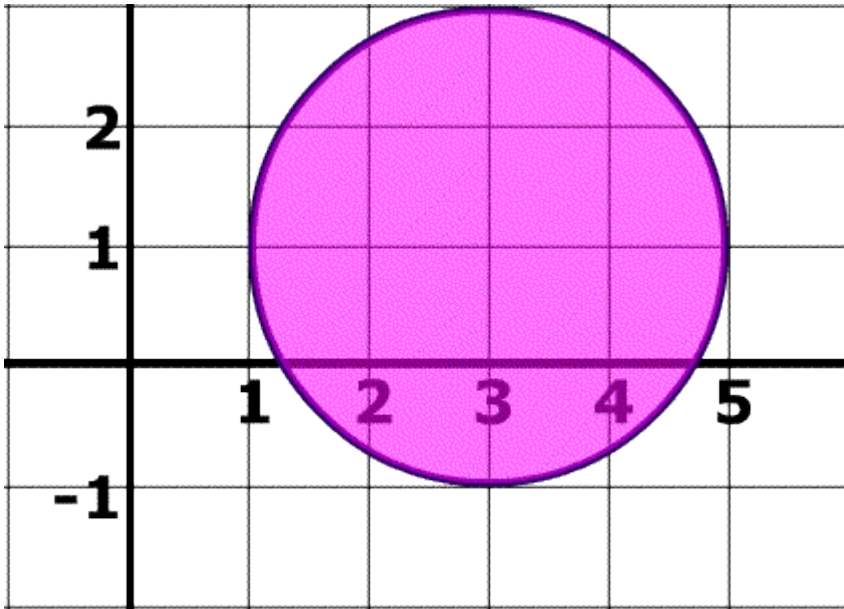


Plane Geometry Circles



What is the equation of these circles?

$$(x-1)^2 + y^2 = 1$$



$$(x-3)^2 + (y-1)^2 = 4$$



Plane Geometry Terms

Congruent = equal lengths

Co-linear = on same line

$\angle abc$ = the angle of b in the triangle abc

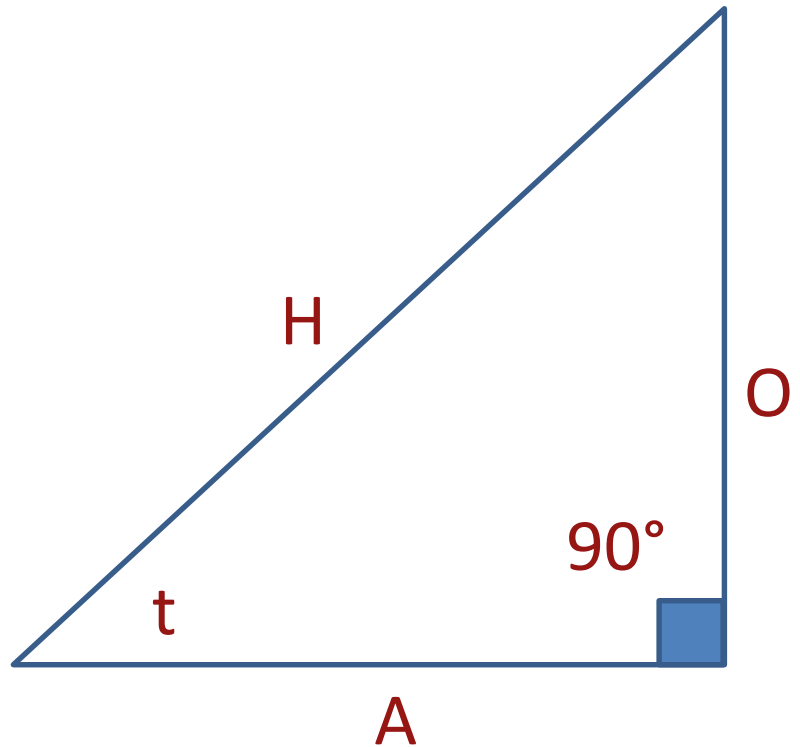
Acute = less than 90 degrees
(A cute little angle)

Obtuse = greater than 90 degrees



Trigonometry

For all right triangles



Memory Aid
SOH CAH TOA

$$\sin (t) = \text{sine } t = \frac{\text{opposite side}}{\text{hypotenuse}} = \frac{O}{H}$$

$$\cos (t) = \text{cosine } t = \frac{\text{adjacent side}}{\text{hypotenuse}} = \frac{A}{H}$$

$$\tan (t) = \text{tangent } t = \frac{\text{opposite side}}{\text{adjacent side}} = \frac{O}{A}$$

$$\cot (t) = \text{cotangent } t = \frac{1}{\text{tangent } t} = \frac{\text{adjacent side}}{\text{opposite side}} = \frac{A}{O}$$

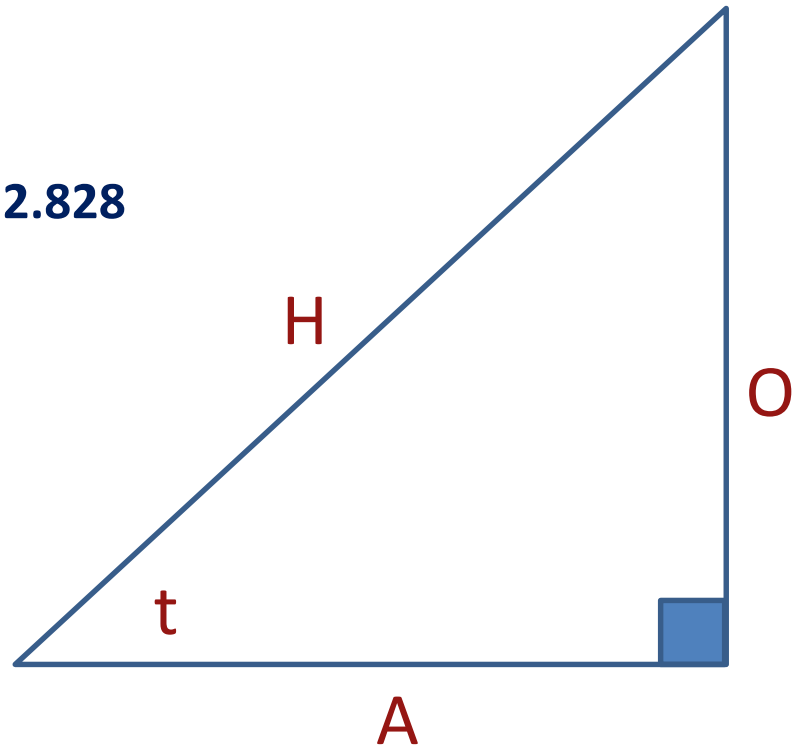


Trigonometry

$$\cos(t) = A/H$$

if $O = 2$ and $A = 2$, then $H = \sqrt{8} = 2.828$

$$\cos(t) = 2/2.828 = 0.707$$



$$H^2 = A^2 + O^2$$

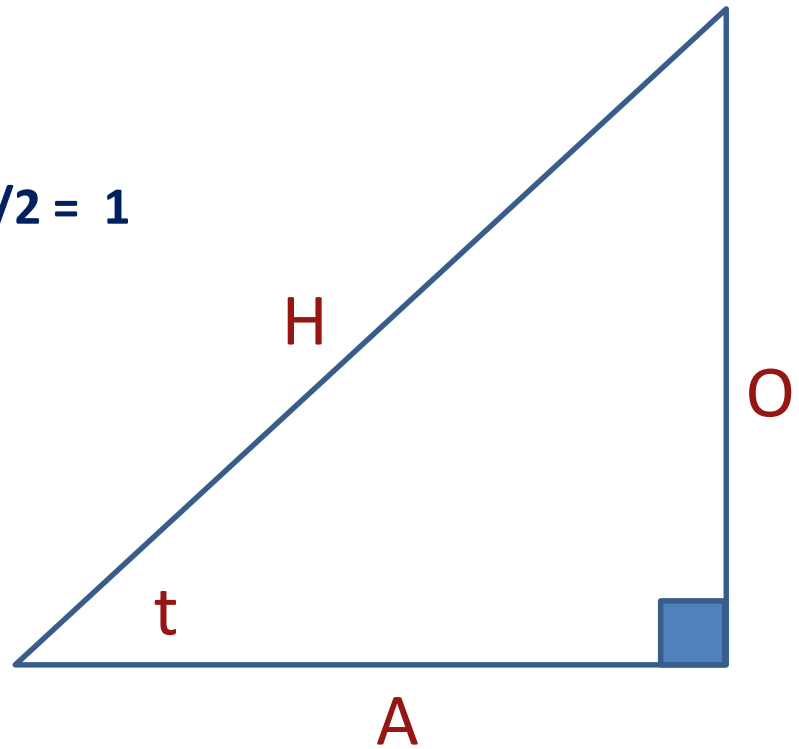


Trigonometry

$$\text{Tan } (t) = O/A$$

if $O = 2$ and $A = 2$, then $O/A = 2/2 = 1$

$$\text{Tan } (t) = 1$$



$$H^2 = A^2 + O^2$$



Miscellaneous Topics – You May See These On The ACT Math

Fundamental Counting Principles

3 shirts, 2 pairs of pants, 4 sweaters – how many days with a different outfit?

$$(3)(2)(4) = 24 \text{ day of a unique combination}$$

How many different and unique phone numbers of a 7 digit number?

$$(10)(10)(10)(10)(10)(10)(10) = 10^7$$



Miscellaneous Topics – Probabilities – Examples

Given: 5 red marbles are placed in a bag along with 6 blue marbles and 9 white marbles:

Question: if three white marbles are removed, what is the probability the next marble removed will be white?

- *Originally, there were 9 white marbles out of 20; with 3 white marbles removed, there are 6 out of 17 remaining. The probability the next marble removed is white = $6/17$.*

Question: if 4 blue marbles are added to the original amount, what is the probability the first marble removed is NOT white?

- *Now there are 24 marbles total with 15 non-white. The probability that the first marble removed is not white is $15/24$.*





SCHOLARSHIP RESUME

Keeping a solid scholarship resume is **important**.

Think of it this way...

Your scholarship resume is like your work resume.

(You can't get a job without one of those, right?)

Except instead of applying for a job, **you're applying for free money.**

COMMON SCHOLARSHIP QUESTIONS

Questions from *fastweb.com*.



How will your study of _____ contribute to your immediate or long range career plans?

Why do you want to be a _____?

Explain the importance of (your major) in today's society.

What do you think the industry of _____ will be like in the next 10 years?

What are the most important issues your field is facing today?

What do you consider to be the single most important societal problem? Why?

If you had the authority to change your school in a positive way, what specific changes would you make?

Pick a controversial problem on college campuses and suggest a solution.

What do you see as the greatest threat to the environment today?

Describe how you have demonstrated leadership ability both in and out of school.

Discuss a special attribute or accomplishment that sets you apart.

Describe your most meaningful achievements and how they relate to your field of study and your future goals.

Why are you a good candidate to receive this award?

Pick an experience from your own life and explain how it has influenced your development.

Who in your life has been your biggest influence and why?

Describe your long- and short-term college and career goals.

Why do you want to get a college education?

From a financial standpoint, what impact would this scholarship have on your education?

State any special personal or family circumstances affecting your need for financial assistance.

How have you been financing your college education?

PERSONAL STATEMENT DO'S + DON'TS



DO...

- Understand what you are applying for: Why is the scholarship being offered and how do you fit the need?
- Use UHEAA's starter/ template essay to add your basic academic and personal information that you can later adapt to specific essay requirements.
- Include a brief description (NOT a list) of your specific achievements.
- Edit, proofread, and reread your essay multiple times.
- Mention the name of the organization/program that is offering the scholarship in your opening paragraph.
- Acknowledge and address all criteria indicated in the essay prompt.
- Explain special circumstances in your financial situation.
- Provide brief anecdotes and specific behavioral examples to illustrate your accomplishments.
- Highlight what you have learned and how you are applying the learning.
- Put your name on every page.
- Be creative. Entertain. Tell a story.
- Thank the scholarship committee for taking the time to consider your application at the end of your essay.

DO NOT...

- Include a photo of yourself unless it is specifically requested as part of your application.
- Simply list the honor awards or achievements that you included on your application.
- Reveal too much personal information that is not relevant to the scholarship essay.
- Recycle an essay without appropriately adapting the content to reflect the criteria.
- Use slang, colloquialisms or assume that the reader will understand acronyms.
- Exceed the designated essay length.
- Lie or misrepresent your achievements.
- Begin with: "Hello, my name is..."
- Wait until the day before your scholarship application is due to begin drafting your essay.

REMEMBER...

You will not win every scholarship that you apply for, but your applications will become stronger and your chances for success will increase as you gain experience. Source: University of Washington

DEFINITION OF A PERSONAL STATEMENT

A picture. Your personal essay should produce a picture of you as a person, a student, a potential scholarship winner, and (looking into the future) a former scholarship recipient.

An invitation. The reader must be invited to get to know you, personally. Bridge the assumed distance of strangers. Make your reader welcome.

An indication of your priorities and judgment. What you choose to say in your statement tells the committee what your priorities are. What you say, and how you say it, is crucial.

A story, or more precisely, your story. Everyone has a story to tell, but we are not all natural storytellers. If you are like most people, your life lacks inherent drama. This is when serious self-reflection, conversation with friends, family, and mentors, and permission to be creative come in handy. Source: Mary Hale Tolar, Deputy Executive Secretary, Truman Scholarship Foundation

PERSONAL STATEMENT

Who are you?!



This should tell the scholarship committee a story about who you are as an intellectual and what your goals and aims are. It's a good idea to base your personal statement around a central theme or idea. Use specifics and examples wherever you can.

Write your personal statement here.

COLLEGE + CAREER GOALS BASIC ESSAY

What are your goals? What will your scholarship award dollars be going towards?

This should tell the scholarship committee a story about what you hope to achieve in college and in your career, and make it clear that you have a plan for achieving those goals. Your essay should make it clear that you are a responsible, hard-working student who will put the scholarship money to good use.

Write your college & career goals essay here.

MERIT ESSAY

Why should you win a scholarship over everyone else? Got accomplishments? Show 'em off!



Merit essays can have a variety of different prompts, but they all ask the same thing – why should we give our scholarship to you? This essay should tell the scholarship committee about your outstanding academic performance, talents, leadership experiences, and overall why you are the absolute best candidate for the scholarship.

Write your merit essay here.

IT'S TRUE. IT TAKES A BIT OF WORK TO APPLY FOR SCHOLARSHIPS. NEED SOME EXTRA MOTIVATION?

THINK ABOUT ALL THE FREE MONEY YOU COULD GET INSTEAD OF HAVING TO BORROW (AND REPAY) STUDENT LOANS!

EDUCATION AND TRAINING

What's your education and training history?



Education History:

List your high school(s)

School Name:

School Address:

Dates of Attendance:

Anticipated Graduation:

GPA:

School Name 2:

School Address 2:

Dates of Attendance 2:

Anticipated Graduation 2:

GPA 2:

Licenses & Certificates:

List any licenses or certificates you have earned, in school or outside of school. For example, you might have a Food Handler's Permit, which is a type of license, or be trained in giving CPR, which is a type of certificate.

License/Certificate: _____ Date Earned (Month/Year): _____

License/Certificate: _____ Date Earned (Month/Year): _____

License/Certificate: _____ Date Earned (Month/Year): _____

License/Certificate: _____ Date Earned (Month/Year): _____

Workshops & Training:

List any workshops or skill training sessions you have attended. For example, if you participated in a cheerleading or basketball clinic, or if you attended a leadership workshop, you could list those.

Workshop Title: _____

Workshop Sponsor: _____ Date(s) Attended (Month/Year): _____

Workshop Title: _____

Workshop Sponsor: _____ Date(s) Attended (Month/Year): _____

Workshop Title: _____

Workshop Sponsor: _____ Date(s) Attended (Month/Year): _____

Standardized Tests:

List your scores for standardized tests such as the ACT or SAT.

ACT Composite:

SAT Composite:

PAID AND UNPAID WORK

Did you work/Are you working a job? Have you volunteered?



Work History:

List any paid employment you have had.

Employer:

Employer Address:

Dates of Employment:

Job Title:

Supervisor's Name:

Duties:

Employer:

Employer Address:

Dates of Employment:

Job Title:

Supervisor's Name:

Duties:

Volunteer Work/Community Service:

List any volunteer work you have done, including one-time volunteering and ongoing volunteering commitments.

Volunteer Organization:

Volunteer Address:

Dates of Service:

Supervisor's Name:

Duties:

Volunteer Organization:

Volunteer Address:

Dates of Service:

Supervisor's Name:

Duties:

Volunteer Organization:

Volunteer Address:

Dates of Service:

Supervisor's Name:

Duties:

ACHIEVEMENTS, ACTIVITIES, + SKILLS

What have you achieved? What are you proud of? What are you good at?



Achievements:

List significant achievements and recognitions.

Activities:

List activities you have participated in, such as sports, performing groups, service clubs, and anything else you can think of.

Skills:

List any specific skills you have. For example, if you are bilingual, list the languages you are proficient in. You could also list software programs and equipment you know how to use.

REFERENCES

Who knows you, your character, and your achievements well?



Remember, never use family members or friends as references! Ask teachers, counselors, coaches, volunteer coordinators, and/or employers if they will be a scholarship reference for you.

Reference 1

Name:

Address:

Email Address:

Phone Number:

Relationship to You:

Reference 2

Name:

Address:

Email Address:

Phone Number:

Relationship to You:

Reference 3

Name:

Address:

Email Address:

Phone Number:

Relationship to You:

Reference 4

Name:

Address:

Email Address:

Phone Number:

Relationship to You:

IN EACH BOX ON THE RIGHT, LIST AT LEAST 1 OR 2 PLACES, PEOPLE, OR OFFICES YOU CAN CONTACT TO FIND OUT ABOUT POTENTIAL SCHOLARSHIPS.

(AND WHERE TO FIND THEM)

SCHOLARSHIPS

Doing a quick search online will link you with many FREE and EASY scholarship matching websites. By signing up for a free account with your email and answering a few questions, you get a customized list of national & regional scholarships for which you qualify. Be sure to never pay for a scholarship search!

The U.S. Department of Labor offers a scholarship search that doesn't require you to register with an account. Visit www.careerinfonet.org/scholarshipsearch/.

SCHOLARSHIP SEARCHES

PROFESSIONAL ORGANIZATIONS

Examples: Institute of Electrical & Electronics Engineers (IEEE), Public Relations Student Society of America, and the American Institute of Graphic Arts (AIGA)

Work
Where do you and your parents/guardians work? Sometimes employers offer scholarships for employees or employees' dependents.

EXAMPLES: ROTARY CLUB, CHAMBER OF COMMERCE, RELIGIOUS GROUPS, RURAL ELECTRICAL CO-OPS, ETC.

LOCAL OR REGIONAL

Companies, individuals, and foundations may offer scholarships to local students; your guidance office has information.

In addition to scholarships for academic excellence, many colleges offer scholarships for community service; children of alumni; some majors; music, art, or theatre participation; athletic skill; and others.

College Offices

STATE

States often have scholarship programs through the education department for students who attend an in-state school.

Work
JUST HAVING HOBBIES CAN MEAN SCHOLARSHIP MONEY. EXAMPLES: WRITING, FISHING, AND EVEN SPEAKING KLINGON

INTERESTS

COLLEGE-PREP PROGRAMS

If you're a member of a program such as TRIO, KIPP, GEAR UP, AVID, etc. that is assisting you in going to college, you might be eligible for a state or regional scholarship through that organization. Talk to your program advisor or director for more information.

LOCAL OR REGIONAL

National Companies

National companies offer scholarships on local and national levels. Talk to your counselor (or do some of your own research) for the specific companies and their application process.

Diversity
Diversity can mean many things: gender, race, ethnicity, geographic location, sexual orientation, religion, or even being the first in your family to go to college.



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The cost of attending a college or university can seem overwhelming. Fortunately, there are several ways to help pay for your education, including **four** main types of financial aid:

- grants,
- scholarships,
- work-study,
- & student loans.

SCHOLARSHIPS

Scholarships can be broken down into 3 basic types:

Merit-based scholarships are awarded for achievements and/or skills, including academic excellence, athletic or musical ability, or volunteer service.

Some scholarships are **need-based**, meaning they are awarded in cases of financial or situational necessity, such as being a single-parent, having a disability, or needing money for college.

Some organizations and schools offer **student-specific** scholarships based on a student's interests, background, hobbies, minority status, and/or military service.

STUDENT LOANS

Student loans can be scary. However, if you think about college as an investment, loans can pay off tremendously. If you would take out a loan to pay for a car, which diminishes in value as it gets older, why wouldn't you use a loan for your education, which will increase in value? Just make sure to keep track of how much you are borrowing. Don't take out too many loans!

Below are some important terms to know when discussing loans.

Interest & Rate
An expense charged for borrowing money and the percentage (rate) at which interest is calculated.

Subsidized Loan
A direct federal loan based on need. Interest does not build up while you're in college.

Unsubsidized Loan
A direct federal loan not based on need. Interest does build up while you're in college.

Master Promissory Note
A legally-binding contract you must sign when accepting any kind of federal student loan. The MPN outlines all the terms and conditions under which you agree to repay the loan.

Consolidation Loan
Combines all direct federal student loans into a single loan with one lender and one interest rate.

PLUS Loan
A direct federal loan to parents or graduate students (master's, etc.) that have a higher interest rate.

Work Study

Work-study is a job through your college obtained through financial need (FAFSA). Jobs can be anything from checking in library books at a front desk to working in an on-campus dining hall. Jobs could even be off campus! A positive thing about work-study jobs over other jobs is that your employer is more likely to understand when you need time off to study for tests, attend club meetings, etc.

Grants
Grants are funds you don't have to pay back. Most are based on financial need and come from a college or based on your FAFSA. A Pell Grant can award over \$5,000 per year. Some grants require you to "repay" the awarding agency with service; the most common example of this is teaching in a high-need area after graduating.

Perkins Loan
A loan directly from a college rather than the federal government; awarded for exceptional financial need. Interest rate is 5%.

Entrance Counseling
Explains the obligations you agree to meet as a condition of receiving a loan. Topics include managing spending, understanding loans, repaying loans, avoiding default, and making finances a priority. You will also have to complete Exit Counseling if taking out federal student loans.

FREQUENTLY ASKED QUESTIONS:

- Q. How are work-study jobs assigned?
Some colleges ask which jobs you prefer and assign you to one. Other colleges require you to apply and interview for the jobs you want. Check if you need to sign up for a waitlist.
- Q. If I qualify for a loan, can I just use part of it?
Yes. You can take out any amount of the loan, up to the full value.
- Q. When do I have to start paying back loans?
Not until 6 months after you graduate from college or if you drop to part-time status (6 month grace period applies).
- Q. Do PLUS Loans require a credit check?
Usually, yes. You might also need a cosigner to the loan.
- Q. How much money can I get from a student loan?
Undergraduates seeking a bachelor's degree can get between \$5,500 and \$12,500 per year. Graduate students seeking a master's and beyond can get up to \$20,500 per year.

FAFSA FACTS

To make the FAFSA application most efficient, there are things you can and should do BEFORE, DURING, and AFTER you and your family submit the online application.

BEFORE:

- Create your FSA ID (see Terms to Know). You'll need your social security number, mailing address, email address, phone number, language preference, and answers to 5 challenge questions. Visit <https://fsaid.ed.gov>.
- Your name and your parents'/guardians' names need to match "official" or governmental names and identification. If you have more than one last name, have been adopted, or changed names for any reason, visit the Social Security Administration office closest to you to make those changes.
- Organize your tax information from 2 years prior to when you will be enrolled in college. If you plan to attend college in the 2018-19 school year, use 2016's tax returns. If attending in 2019-2020, use 2017's tax returns.
- You can begin your FAFSA application October 1 the year before you attend college. This is to align with the college application process, allowing more time to complete the FAFSA and obtain your EFC sooner.

DURING:

- When completing the FAFSA, gather documents you may need, such as:
 - Parent/guardian & your social security numbers
 - Alien Registration number (if not a U.S. citizen)
 - Federal tax information or tax returns (from 2 years prior)
 - Information regarding checking & savings balances, cash balances, investments, and/or business and farm assets
 - Information on untaxed income (child support, interest earned, etc.)
- There are 3 ways to complete the FAFSA:
 - Online (highly recommended, if possible) beginning October 1st
 - PDF (fill out on computer and print OR print and fill out by hand)
 - Request a paper FAFSA by calling 1.800.4.FED.AID

AFTER:

- Look over your SAR (see Terms to Know) as soon as you receive it to make certain you did not make any mistakes.
- Colleges obtain results and use your FAFSA information to put together your financial aid package. You will receive an award letter outlining all the financial aid (federal, state, & college) and scholarships you have earned.
- You must return the award letter or accept aid online, specifying whether you accept each type of aid and how much, in order to receive financial aid.
- Information also goes to the state higher education office for your home state and any states where you may be applying. Many states use FAFSA information to help determine state scholarships.

FAFSA stands for Free Application for Federal Student Aid, and it's a necessary part of receiving financial assistance for college. Filling it out lets the government and your college determine how much federal financial aid you're eligible for. You should **never** pay to apply for federal financial aid. Only use fafsa.ed.gov to apply.

Financial Aid Terms to Know:

COA (COST OF ATTENDANCE): The total amount it will cost to attend a college. More than just tuition, room, board, & fees, it also includes things like books, a computer, costs related to disabilities, dependent care, supplies, and travel expenses.

EFC (ESTIMATED FAMILY CONTRIBUTION): How much the federal government expects your family should be able to contribute to your higher education; can be as low as \$0.

FAFSA4CASTER: Estimates eligibility and potential amounts for financial aid based on previous years' information.

FSA ID: A Federal Student Aid ID is a username and password that you create to access your FAFSA account information.

IRS DRT (IRS DATA RETRIEVAL TOOL): Obtains your tax data directly from the IRS through a secure link while you're filling out the FAFSA. Available October 1, 2017.

SAR (STUDENT AID REPORT): Summary of the information you submit to FAFSA; includes your EFC. Sent 3 days to 3 weeks after you submit the FAFSA.

VERIFICATION: Process required of some students to make certain FAFSA information is accurate; if selected, you will be asked to provide financial documentation.

2018-2019 FAFSA:

The changes from the 2016-17 FAFSA still apply:

1. Beginning October 1, 2017, students will be able to fill out the FAFSA for the 2018-19 school year (previously students had to wait until January 1).
2. The FAFSA will collect income information from an earlier tax year.

Below is a table with the information:

SCHOOL YEAR	FAFSA APPLICATION WINDOW*	YEAR OF INCOME INFO REQUIRED
2018-2019	October 1, 2017- June 30, 2019	2016

*Many institutions require the FAFSA be turned in earlier than the last date of the submission window. Follow your college's instructions on FAFSA submission. School years run from July 1 of the first listed year until June 30th of the second listed year.

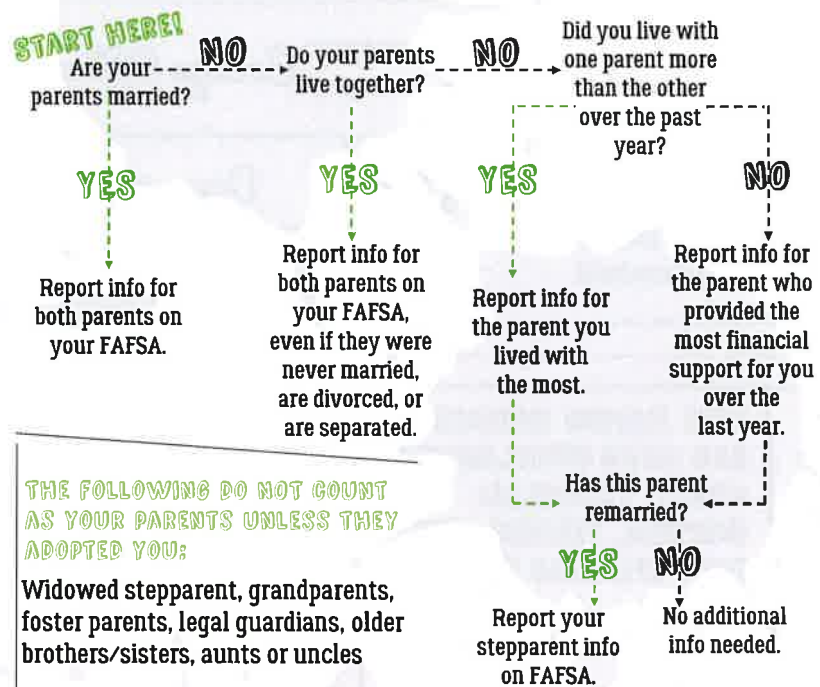
Fixed Interest Rates for Federal Student Loans*:

4.45%	6.00%	7.00%
Federal Direct Loan for Undergraduates	Federal Direct Loan for Graduate/Professionals	Federal Plus Loan for Parents/Graduates
Subsidized & Unsubsidized	Unsubsidized	Unsubsidized

*for loans disbursed between July 1, 2017 and June 30, 2018

WHO IS CONSIDERED YOUR PARENT WHEN FILLING OUT THE FAFSA?

Dependent students are required to report parent info on the FAFSA. Your "parent" means your legal (biological or adoptive) parent or stepparent, or a person your state has designated as your legal parent.



Go to studentaid.ed.gov/sa/fafsa/filling-out/parent-info/who-is-parent for more info. Go to studentaid.ed.gov/sa/fafsa/filling-out/dependency for information on dependency status and using parent tax info on your FAFSA.

STUDENT LOAN REPAYMENT

Understanding how to repay your federal student loans can save you money in the long run. First, you'll select a **repayment plan**. If you don't choose a specific plan, you'll be placed in the Standard Repayment Plan, which will have your loans paid off in 10 years. You can change plans anytime, and your monthly payment can be based on how much you make. Use the Repayment Estimator to help decide on the right plan for you. Your loan servicer handles billing for your payments to your loan. Each has its own process and can work with you if you need help making payments. If you can't afford your payments, don't ignore your loans. You can change your payment due date, change your repayment plan, and/or consolidate your loans. You also might be able to postpone your loans through deferment or forbearance. Interest might still accrue while you're not making payments. There are some circumstances that may result in you no longer having to repay your student loan. Some or all of your loan could be forgiven, canceled, or discharged in exchange for service, such as teaching or public service. Go to studentaid.ed.gov/sa/repay-loans for more information on repaying your federal student loans.

MY FINANCIAL AID PLAN

1. Learn about local scholarship opportunities from my high school guidance counselor & scholarship offices.
2. _____
3. _____
4. _____
5. _____

RENEW YOUR FAFSA EVERY YEAR YOU'RE IN COLLEGE!

NOT A SENIOR YET?

Take Standardized Tests

Take the ACT or SAT (or both) multiple times! And take the exams seriously. Even a bump of a few points could put you in a higher scholarship bracket.

Research Colleges

Ask about financial aid, scholarships, and cost of attendance and compare colleges to find the best fit for you.

Apply for Scholarships

Start looking and applying early. Keep track of deadlines! See more sources on the back. Avoid scholarship scams; don't ever pay for scholarship searches.

More FAFSA Facts

The official FAFSA website is fafsa.ed.gov. Use only this website.

Federal financial aid, like most state and university aid, is available on a first-come, first-served basis. The sooner you get your application in, the better your chances of being awarded all the aid for which you may qualify. Submit your application beginning Oct. 1 of senior year.

Accept aid in this order: 1st-Free Money (scholarships and grants), 2nd-Earned Money (work-study), 3rd-Borrowed Money (federal student loans).

After registering on the FAFSA website, you and your parent will receive a FSA ID. Keep track of it in a safe place, because you'll need it every year you renew your FAFSA. Plan ahead and set it up before Oct. 1.

Your FSA ID password expires every 18 months. Consider changing the password every year (and keep track of it somewhere so you don't forget it next year).

Parents need a separate FSA ID from their dependents who attend college. It grants access financial information as well as serves as a way to "sign" the electronic FAFSA.

Each FSA ID must be tied to a separate email address. You and your parents/guardians may not use the same email address.

Some collegiate or private scholarship and grant applications, especially need-based and/or governmental scholarships, may require families to submit the FAFSA to determine EFC.

If you meet the criteria for a dependent student but your parent(s)/guardian(s) refuse to provide support for you, you are still considered a dependent student. You must provide their tax information. If you do not, you likely will only be eligible for unsubsidized loans.

If a parent/guardian doesn't have a social security number, enter all zeroes for him or her. FAFSA does not ask about a parent/guardian's citizenship status, nor does it get reported to any other agency.

The IRS Data Retrieval Tool saves you time during FAFSA completion because your tax information is populated directly from the IRS database into your FAFSA application. You're less likely to make mistakes and won't need to gather all of your tax records before applying. For more information on providing financial information and the IRS DRT, visit <https://studentaid.ed.gov/sa/fafsa/filling-out/financial-info> for more information.

If a major life event impacts your finances but is not reflected in the FAFSA results (job loss, family illness, personal illness, etc.), contact your college's financial aid office to ask if anything can be done to compensate for the new circumstances.

Plan for Senior Year

Plan on filling out the FAFSA beginning October 1 of your senior year. Some FAFSA aid is first-come, first-served. Also, gather your tax info from 2 years ago to complete your FAFSA (see table on opposite page).

2018-19 Edition

DIY FAFSA KIT

Tools, Resources, and Info for Hosting a FAFSA Completion Open House



Please contact us if you have any tough FAFSA situations or questions!

Katie: kwornek@utahsbr.edu, (801) 321-7245 | Jacob: jnewman@utahsbr.edu, (801) 366-8487

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SECTION ONE

**StepUp Utah FAFSA Completion Open Houses, FAFSA Scholarships,
and The FAFSA Cup (Inter-School FAFSA Completion Tournament)**

2018-19 FAFSA Completion Open Houses

StepUpUtah FAFSA Completion Open Houses are free and open to the public. **Dates, times, and locations are subject change without notification. For the most up to date info, visit StepUpUtah.com/events.**

WEEK OF 10/2

10/2 (7p-9p) Morgan High
10/3 (6p-8p) Venture Academy
10/4 (3p-8p) Delta High
10/4 (5p-8p) Spanish Fork High
10/4 (5p-7p) Green Canyon High
10/5 (5p-8p) Woods Cross High
10/5 (6p-8p) Skyline High

WEEK OF 10/9

10/9 (5p-8p) Enterprise High
10/10 (5p-8p) Taylorsville High
10/10 (5p-8p) NUAMES
10/10 (6p-8p) Union High
10/11 (3p-7p) Uintah High
10/12 (5p-8p) Wasatch High
10/12 (5:30p-8p) Brighton High

WEEK OF 10/16

10/16 (5p-8p) Bear River High
10/16 (5p-8p) Box Elder High
10/16 (5p-8p) Pinnacle Canyon High
10/17 (6p-8p) Green River High
10/19 (5p-8p) American Leadership Academy

WEEK OF 10/23

10/24 (5p-8p) Monticello High
10/24 (6p-8p) Park City High
10/24 (6:30p-8:30p) Pine View High
10/25 (7p-8p) Grand County High
10/26 (5p-8p) San Juan High
10/26 (5p-7:30p) Itineris Early College High
10/26 (5:30p-7:30p) American Prep Academy

WEEK OF 10/30

10/30 (4p-8p) Blue Peak High
11/1 (3p-8p) Salem Hills High
11/1 (5p-8p) Riverton High
11/2 (4p-6:30p) American International School
11/2 (5p-7p) Ridgeline High
11/2 (6p-8p) Bingham High
11/2 (6:30p-8:30p) Skyridge High

WEEK OF 11/6

11/6 (4p-7p) Salt Lake School for the Performing Arts
11/6 (6p-8p) Wayne High
11/7 (5p-8p) Pleasant Grove High
11/8 (3p-5p) Water Canyon High
11/8 (4p-7p) Cyprus High
11/8 (4p-7p) Payson High
11/8 (6p-8p) Weber Innovation High
11/8 (6p-8p) Parowan High
11/9 (5p-8p) Maple Mountain High
11/9 (6p-8p) Jordan High
11/9 (6p-8p) West Jordan High
11/9 (5p-8p) Fremont High
11/9 (4p-7p) Hillcrest High

WEEK OF 11/13

11/13 (5p-8p) Herriman High
11/13 (5p-8p) Olympus High School
11/14 (10a-12p) Utah Connections Academy
11/14 (5p-8p) West High
11/14 (5p-8p) Timpview High
11/14 (6p-9p) Corner Canyon High
11/14 (6p-8p) Highland High
11/14 (6p-8p) Millard High
11/14 (6:30p-8:30p) Logan High
11/15 (5p-8p) Granger High
11/15 (5p-8p) Kearns High
11/15 (5p-8p) Cottonwood High
11/15 (5p-8p) Whitehorse High
11/15 (5p-7p) Weber High
11/15 (5p-8p) Hunter High
11/15 (5:30p-7:30p) Desert Hills High
11/15 (6:30p-8:30p) Timpanogos High
11/16 (4p-7p) Davis High
11/16 (5:30p-8:30p) Alta High
11/16 (5:30p-8p) American Fork High
11/16 (6p-8p) SUCCESS Academy
11/16 (6p-8p) Diamond Ridge High

WEEK OF 11/20

11/20 (5p-9p) Carbon High

WEEK OF 11/27

11/28 (6p-8p) South Summit High
11/29 (5p-8p) East High
11/29 (6:30p-8:30p) Murray High
11/30 (3:30p-6:30p) Hurricane High
11/30 (5p-8p) Provo High

WEEK OF 12/4

12/4 (3p-7p) Viewmont High
12/4 (3:30p-6:30p) Syracuse High
12/4 (5p-7p) Layton High
12/4 (6p-8p) Cedar High
12/4 (3:15-6:45) Clearfield High
12/6 (5p-8p) Mountain Crest High
12/6 (5p-8p) Mountain View High
12/7 (5p-7p) Innovations Early College High
12/7 (7p-9p) Kanab High
12/7 (5p-8p) Copper Hills High

WEEK OF 1/15

1/18 (5p-8p) Polaris High

WEEK OF 1/22

1/22 (5p-7p) Grantsville High
1/24 (5p-8p) Granite Park Junior High
1/24 (5p-8p) Orem High

WEEK OF 2/19

2/22 (5p-7:30p) Westlake High

WEEK OF 2/26

2/28 (5p-7p) Richfield High



2018-19

FAFSA SCHOLARSHIPS

We award \$3,000 in FAFSA Scholarships to Utah high school seniors EACH YEAR!

Three individual awards of \$1,000 are available to Utah high school seniors who:

- Attend a StepUp FAFSA Completion Open House (calendar at StepUpUtah.com/events),
- Submit a **Scholarship Golden Ticket** Application at the event,
- and complete/submit their 2018-19 FAFSA.

More information at StepUpUtah.com or at [Facebook.com/StepUpUtah](https://www.facebook.com/StepUpUtah)

FAFSA DATA SITE

Keep track of your students who have (and have not) filed!

What does the StepUp Utah FAFSA Data Site do?

The StepUp Utah FAFSA Data Site allows a designated FAFSA Data Steward at each school to see a list of students who have completed the FAFSA and whether they have been selected for verification. This is a great tool for FAFSA interventions!

What is the URL? Where can I find more information?

Visit fafsa.stepuputah.com for more information.

How do I get my school set up on the FAFSA Data site?

Contact your Outreach representative (Katie or Jacob) for more information and/or help setting up a Data Steward for your high school. Contact info is at the bottom of the page in the teal box.



Please contact us if you have any tough FAFSA situations or questions!
Katie: kwornek@utahsbr.edu, (801) 321-7245 | Jacob: jnewman@utahsbr.edu, (801) 366-8487

THE FAFSA CUP

An Inter-School FAFSA Completion Tournament and a chance for your counseling office to win a \$750 professional development grant!

What is the FAFSA Cup?

Part of Utah's efforts to boost our state's FAFSA completion numbers through a little bit of friendly competition! The FAFSA Cup is a chance for the counseling/advising team at your school to **win a \$750 Professional Development Grant, plus dinner at a restaurant of your choosing!**

How can your school win the FAFSA Cup?

See StepUpUtah.com/FAFSA-Cup for complete details.

When is the deadline to apply for the FAFSA Cup?

The contest will open on October 1, 2017 and close on April 15, 2018. Applications must be submitted by 11:59 pm MT on April 15, 2018 to be considered.

Who can apply for the FAFSA Cup?

Any public Utah high school. Questions? Ask us - our contact information is below.

2017-18 FAFSA Cup Winners:

Our winner (with over 70% FAFSA completion at their school) was the **Utah County Academy of Sciences (UCAS) Counseling Department.**

Our runner-up was the **Jordan High School Counseling Department.**

If you'd like to see the applications and rubrics, please visit StepUpUtah.com/FAFSA-cup.



Please contact us if you have any tough FAFSA situations or questions!

Katie: kwornek@utahsbr.edu, (801) 321-7245 | Jacob: jnewman@utahsbr.edu, (801) 366-8487

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A large, light teal calculator graphic serves as the background for the page. It features a large display window at the top, a grid of buttons in the middle, and a numeric keypad at the bottom. The calculator is centered on the page.

SECTION TWO

Hosting Your FAFSA Event

HOSTING YOUR OWN FAFSA COMPLETION OPEN HOUSE

Three to four months prior...

- Confirm FAFSA Completion Open House with UHEAA
- Sign MOU electronically
- Reserve computer lab
- List event on all internal and external school calendars

One month prior...

- Post notice of event on all public-facing school websites AND calendars
- Post notice of event on district website and calendar
- Hang up flyers around your school
- If possible, ask teachers to hang up flyers in classrooms
- If possible, coordinate with teachers to offer extra credit points for attending the event
- If possible, arrange for make-up citizenship points for attending the event
- Confirm that the technology is available for the event:
 - ___computers
 - ___guest logins for parents attending w/out students
 - ___access to the following websites is enabled from student and guest logins: fafsa.gov, fsaid.ed.gov, irs.gov, studentaid.gov, surveyMonkey.com, stepuputah.com, and personal email sites (for FSA ID access)
- Confirm that there is no scheduled I.T. maintenance (for the school AND district) on the night of the event
- Include notice of the StepUp FAFSA scholarship on your school's scholarship board/newsletter/website
- If possible, coordinate with the school's student council/SBOs to help with advertising and assisting at the event (e.g., ushering people in, distributing materials, ensuring signs are posted, etc.)

Three weeks prior...

- Advertise the event through your school's Student Information System and school email accounts
- Include the event in any newsletters or communication to parents
- Send one email, text message, or phone call to parents about the event
- Coordinate to ensure that at least one counselor, access adviser, or other educator who has attended a FAFSA Boot Camp will be present at the event, for the duration of the event

CONTINUED ON NEXT PAGE!

HOSTING YOUR OWN FAFSA COMPLETION OPEN HOUSE

One week prior...

- Send one more email/text/phone call to parents about the event and include the list of "What You Need to File the FAFSA"
- Make posts about the event on your school or district social media
- If possible, remind teachers about the event and coordinate extra credit opportunities
- Include the event in your school announcements during the school day
- Confirm that student council/SBOs to help with advertising and assisting at the event (e.g., ushering people in, distributing materials, ensuring signs are posted, etc.)
- Include video in school announcements every day
- Post the event to school's electronic or static marquee
- Confirm that the entrances to the school and computer lab will be unlocked
- Send one more email, text message, or phone call to parents about the event
- Make another post on school or district social media about the event
- Confirm that the lab will be available one hour prior to the beginning of the event for set up (e.g., other classes, adult ed, any scheduled maintenance will be over by 5:00 pm)

Day before...

- Confirm the lab will be ready for setup one hour prior to the beginning of the event
- Confirm the technology is available and working (computers, guest logins, internet access, printer access, etc.)
- Confirm that at least one counselor, access adviser, or other educator will be present at the event, for the duration of the event
- Advertise the event through your school's Student Information System and school email accounts

Day of the event...

- Be at the school at least one hour prior to the event to ensure doors are unlocked and computer lab is accessible
- Post clear signs through school directing people to the computer lab
- Ensure that front doors to school are unlocked so students/parents can get in

Please contact us if you have any tough FAFSA situations or questions!

Katie: kwornek@utahsbr.edu, (801) 321-7245 | Jacob: jnewman@utahsbr.edu, (801) 366-8487

COMMON ISSUES AND HOW TO HANDLE THEM

We've listed some common issues from our experience holding FAFSA Completion Open Houses around the state. We hope they don't all happen to you in one night, but just in case, here's a list to help you prepare.

You can expect...

Sensitive situations: With the combination of college stress, financial information, possible undocumented parents/students, and other such sensitive issues, sometimes people get emotional. Be ready to handle some potentially sensitive situations.

Tips for Handling Sensitive Situations:

- As a best practice, have a separate room available to consult families one on one if needed.
- Pay attention to the tone and volume of your voice when talking with families about sensitive situations.
- Always ask permission before touching, viewing, or asking for details about any personal information.

FSA ID problems: mismatches in personal identification data are the biggest culprit for FSA ID issues. The student needs to create their own, and the parent needs to create their own FSA ID. It's important the SSN, name, and date of birth are exactly the same on the FSA ID and on the FAFSA!

Computer problems: It might be a good idea to have someone from your IT department on-site or on call.

Unprepared people: Someone brought in the wrong taxes, didn't bring in taxes, doesn't know their Social Security Number, doesn't have certain financial documentation, and/or doesn't have their parental information.

People using the wrong website: If you see that a student is using any website other than FAFSA.gov, make sure you stop them as soon as you catch it and have them file at the correct website (fafsa.gov).

People filing for the wrong application year: If a student is starting college in fall 2018, they will need to complete the 2018-19 FAFSA. However, if a student wants to attend college during the summer 2018, they will need fill out the 2017-18 FAFSA (for summer aid) and the 2018-19 FAFSA (for the entire 2018-19 academic year).

Misinformation: A lot of people are eager to help at a FAFSA Completion Open House, but are not properly trained to do so. Keep your ears open for incorrect advice being given to parents and students.

Sophomores and Juniors: The FAFSA is for students who will be attending college (NOT AP classes or concurrent enrollment) within the next financial aid year. You can use our Paying for College Night "You CAN Pay For College" video or have sophomores and juniors who come to the event go through the FAFSA4caster (on FAFSA.gov).

Please contact us if you have any tough FAFSA situations or questions!

Katie: kwornek@utahsbr.edu, (801) 321-7245 | Jacob: jnewman@utahsbr.edu, (801) 366-8487

PROMOTING YOUR FAFSA Completion Open House

Here is a link to a customizable 8.5 x 11" flyer you can use to hang around your school and in communities:
Link: stepuputah.com/diy-fafsa-night-flyer (physical copy also on next page)

We encourage you to use your school's student contact resources in order to achieve maximum attendance at your event. We have put together some sample messages that you can use to promote at your school using auto-dialers, email, text messages, and more.

Phone: Seniors and parents/guardians of seniors, _____ High School is hosting a FAFSA Completion Open House for you to get expert help completing your Free Application for Federal Student Aid. Please join us on [date] from [start time] to [end time], and you'll be eligible to apply for a FAFSA Completion Scholarship through StepUp Utah. Please visit StepUpUtah.com/events for more details.

Email: Seniors and parents/guardians of seniors, _____ High School is hosting a FAFSA Completion Open House for you to get expert help completing your Free Application for Federal Student Aid. Please join us on [date] from [start time] to [end time], and you'll be eligible to apply for a FAFSA Completion Scholarship through StepUp Utah. More details on the scholarship can be found on StepUp Utah's Facebook page. We'd love to see you there!

Text Message: Seniors! Filing the FAFSA is an important part of your senior year. Get free expert help at a FAFSA Completion Open House anytime between [start time] and [end time] on [date] in the [room scheduled]. Details at <https://stepuputah.com/events> (or whatever school link you have made to promote your school's event).

Twitter: Seniors! Need help w/your FAFSA? Get free expert help at your school anytime between [start] and [end] on [date] in the [room scheduled].

Facebook: Seniors! Filing the FAFSA is an important part of your senior year. Get free expert help from StepUp Utah at [your school]'s FAFSA Completion Open House anytime between [start time] and [end time] on [date] in the [room scheduled]. Details at <https://stepuputah.com/events> (or whatever school link you have made to promote your school's event)..

Instagram (as Photo caption): Seniors! Filing the FAFSA is an important part of your senior year. Get free expert help from StepUp Utah at [your school]'s FAFSA Completion Open House anytime between [start time] and [end time] on [date] in the [room scheduled]. Details at <https://stepuputah.com/events> (or whatever school link you have made to promote your school's event).

Student Information System (SIS): Seniors! Our school's free FAFSA Completion Open House is tomorrow! Filing the FAFSA is an important part of your senior year. Get free expert help from StepUp Utah at [your school]'s FAFSA Completion Open House anytime between [start time] and [end time] on [date] in the [room scheduled]. Details at <https://stepuputah.com/events> (or whatever school link you have made to promote your school's event).



WE'LL HELP YOU FILE YOUR FAFSA!

(FAFSA = FREE APPLICATION FOR FEDERAL STUDENT AID - FAFSA.GOV)

**The FAFSA. It's what you fill out in order to apply for college money
(like grants, work-study, and federal student loans).**

Get free help with your FAFSA from StepUP Utah Financial Aid Experts at our school's FAFSA Open House:

DATE/TIME/LOCATION

\$3,000 in scholarships up for grabs for those who attend
See more info and all events at StepUpUtah.com/events

Reach your goals with UtahFutures!

UtahFutures.org



IDENTIFY INTERESTS

Take interest assessments



EXPLORE OCCUPATIONS

Find exciting careers



DEVELOP PARTNERSHIPS

Benefit from community connections



DISCOVER SCHOOLS

Seek education opportunities



STRENGTHEN SKILLS

Practice with LearningExpress Library

Take a Reality Check

Make College and Career Plans

Find support materials at
UtahFuturesOnRamp.org



SECTION THREE

Handouts for Students and Parents



Why Should I File The FAFSA?

It's the only way to apply for ALL federal and most states' financial aid. This includes Pell grants, work-study programs, federal student loans, and grant programs you might have never heard about.

Even if you have a full ride scholarship or savings to help pay for college, **filing the FAFSA is a good backup plan to cover unexpected expenses.**

Many scholarships require you to file the FAFSA as part of the application process.

You never know what financial aid you might end up getting! Many students file the FAFSA and are surprised to find they qualify for a grant, work-study, or a need-based scholarship.

It doesn't take as long as you think. Usually less than 30 minutes from start to finish!

It's not as difficult as you think. FAFSA on the web (www.fafsa.gov) has "Help and Hints" on every section, as well as online chat, phone help, and a frequently asked questions section. You can also come to a StepUpUtah FAFSA Completion Open House or ask your school counselor for help. Don't hesitate to contact the financial aid office at the college or university you want to attend to ask for school-specific financial aid information.

You aren't required to accept loans. The FAFSA is just an application.

There's no reason not to file the FAFSA every year you're in college... It's FREE!

Please contact us if you have any tough FAFSA situations or questions!

Katie: kwornek@utahsbr.edu, (801) 321-7245 | Jacob: jnewman@utahsbr.edu, (801) 366-8487

HOW TO CREATE YOUR FSA ID

Please read these bullet points before creating your FSA ID!

- In order to fill out and submit the FAFSA, you need a FSA ID, which is a username and password that you create.
- **You are the only person who should create your FSA ID.** This is true for both the student and parent(s).
- Since you will use this FSA ID in the years to come, **use a permanent email address** (not your school email address).
- **If you are considered a dependent student**, one of your parents will have to provide some info on the FAFSA and sign it as well.
- **Any parent who wants to be the one to electronically sign your FAFSA will need to create his or her own FSA ID.**

How do I get an FSA ID? Go to fsaid.ed.gov with...

- your Social Security Number (you must have an SSN to get an FSA ID)
- your full name (must match your Social Security card)
- your date of birth

Although you're not required to provide your e-mail address when you set up your FSA ID, it'll make retrieving your username and password easier if you forget them. Just make sure you use a permanent email address and DO NOT use the same e-mail address as someone else (your parent, for instance). Each e-mail address can be associated with only one FSA ID.

If you do experience issues, select "Forgot Password" or call FSA at 1-800-4-FED-AID.

In addition to signing the FAFSA, you can use your FSA ID to do things like:

- import your tax information into your FAFSA from the Internal Revenue Service,
- view and print an online copy of your Student Aid Report (SAR), and
- sign your master promissory note (for student loan acceptance).

Creating an FSA ID is simple and only takes a few minutes. To save time when you and your parent are filling out the FAFSA, create your own FSA ID before you begin the application. For more information, visit fsaid.ed.gov.

Please contact us if you have any tough FAFSA situations or questions!

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Missionaries and the FAFSA

What we recommend:

File the FAFSA the fall of your senior year of high school even if you are planning to go on a mission right after you graduate.

Why we recommend it:

Filing your FAFSA as a senior makes the renewal process much easier when you come home from your mission.

If you have time to fit a semester of college in before you leave for your mission, you may be eligible for financial aid.

If your plans change suddenly (for example, due to an unexpected injury) you will be ready to attend college.

Because of the important role the FAFSA can play in some scholarships, you should file early in order to be considered for those awards. You may be able to defer your scholarships.

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DIY FAFSA KIT

Online resources

Step Up Utah FAFSA Data Site: fafsa.stepuputah.com

The Step Up Utah FAFSA Data Site allows a designated FAFSA Data Steward at each school to see list of students who have completed the FAFSA and whether they have been selected for verification. This is a great tool for FAFSA interventions!

Official FAFSA Website: fafsa.gov

There are many helpful resources on the official FAFSA website. Click the “help” icon near the top of the homepage for access to live chat, frequently asked questions, FAFSA phone agents, and e-mail assistance.

\$3,000 in StepUp FAFSA Scholarships!

Application, information, and details can be found at StepUpUtah.com/FAFSA-Scholarship. Students will only be able to eligible for this scholarship if they attend your FAFSA Completion Open House or an official StepUp Utah FAFSA Completion Open House.

StepUp FAFSA Completion Open House Calendar: StepUpUtah.com/events or [Facebook.com/stepuputah/events](https://www.facebook.com/stepuputah/events)

**Ask us (StepUpUtah) questions on the Facebook, Instagram, or Twitter:
Facebook: [FB.com/StepUpUtah](https://www.facebook.com/StepUpUtah), Twitter and Instagram - Follow [@StepUpUtah](https://twitter.com/StepUpUtah)**

**Watch financial aid, FAFSA, and scholarship videos on YouTube:
[YouTube.com/StepUpUtah](https://www.youtube.com/StepUpUtah)**

**Official Twitter feed of the Dept. of Education – Federal Student Aid:
Follow [@FAFSA](https://twitter.com/FAFSA)**

Attend an #AskFAFSA chat on Twitter to have your FAFSA questions answered by the Dept. of Education Federal Student Aid staff members.

**Official website and Facebook page for Federal Student Aid:
StudentAid.ed.gov, [Facebook.com/FederalStudentAid](https://www.facebook.com/FederalStudentAid)**

What You'll Need To Complete The FAFSA

To complete the 2018-19 FAFSA, you will need this info from 2016:

- ✓ Social Security card*, alien registration or permanent resident card
- ✓ Driver's license
- ✓ 2016 W-2 forms and other records of income
- ✓ 2016 Federal Income Tax Return** (for you and your spouse)
- ✓ Your parents' 2016 Federal Income Tax Return, if you are a dependent student**
- ✓ Your current bank statements
- ✓ Your 2016 untaxed income records
- ✓ Your current business & investment mortgage information, business & farm, stock, bond and other investment records

*Entering your Social Security Number correctly is very important

**IRS 1040, 1040A, 1040EZ, Foreign Tax Return, or Tax Return for Puerto Rico, Guam, American Samoa, the US Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau

KEEP THESE RECORDS! You may need them again.

Do NOT mail your records to Federal Student Aid.

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COMPLETING THE FAFSA: Order of Operations

STEP ONE:

Gather required paperwork and create both parent and student FSA IDs at [FSAid.ed.gov](https://fsaid.ed.gov)

STEP TWO:

The FAFSA is available on October 1. File at [FAFSA.gov](https://fafsa.gov) and use IRS Data Retrieval*

STEP THREE:

FAFSA sends info to colleges you selected on your application

STEP FOUR:

Colleges will contact you (through your student account) for any extra info needed

STEP FIVE:

Colleges will send you award letters/email notifications

STEP SIX:

Decide what aid you want to accept

STEP SEVEN:

Notify your college of your aid acceptance decision

*When using the IRS Data Retrieval Tool, your personal information will not be displayed for all to see - you will see "Imported from IRS" in any fields that have been retrieved from the IRS.

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Do's and Don'ts

Common FAFSA mistakes

DON'T leave blank fields:

Enter a '0' or 'not applicable' instead of leaving it blank. Too many blanks may cause miscalculations and an application rejection.

DON'T a FSA ID for anyone but yourself!

Parents and students must create their own individual FSA IDs.

DON'T include the value of your primary home or vehicles, value of family farm, or retirement accounts as assets.

DO use the right primary identifiers:

Double check your Social Security Number and Driver's License Number and have someone else check them too. Triple check to be sure. If your parents do not have Social Security Numbers, list 000-00-0000. Do not make up a number or include a Taxpayer ID Number (TIN).

DO Enter YOUR CORRECT address. Use your permanent home address! Do not list a temporary campus or summer address as your permanent address.

DO use your FULL legal name.

Your name must be listed on your FAFSA as it appears on your Social Security Card - make sure you double check instead of assuming you know for sure what is on your card. Entering nicknames or other variations on your name will cause processing delays.

DO count yourself as a student:

The student completing the FAFSA must count himself or herself as a member of the household attending college during the award year.

DO register with the Selective Service:

If you were born male and are currently 18-25 years old, you must register with Selective Service. Failure to do so will make you ineligible for federal student aid.

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Dependency

Am I a dependent student?

If you can answer "Yes" to any of the questions below, you are considered an independent student and you won't need your parents' financial information to complete your FAFSA.

Otherwise, you are considered a dependent student and you will need your parents' financial info to complete your FAFSA. If the FAFSA determines that you are dependent but special circumstances may dictate otherwise, speak with the financial aid office at your college as soon as possible. Your college may review your dependency status through professional judgment.

Were you born before January 1, 1995? **YES NO**

As of today, are you married? (Also answer "Yes" if you are separated but not divorced) **YES NO**

At the beginning of the 2018-19 school year, will you be working on a master's or a doctorate degree program (such as an M.B.A., M.A., J.D., Ph.D., Ed.D., graduate certificate, etc.)? **YES NO**

Are you currently serving on active duty in the U.S. armed forces for purposes other than training? **YES NO**

Are you a veteran of the U.S. armed forces? **YES NO**

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2017 and June 30, 2019? **YES NO**

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019? **YES NO**

At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? **YES NO**

As determined by a court in your legal state of residence, are you or were you an emancipated minor? **YES NO**

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? **YES NO**

At any time after July 1, 2017, were you determined to be an unaccompanied youth who was homeless or were self supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program? **YES NO**

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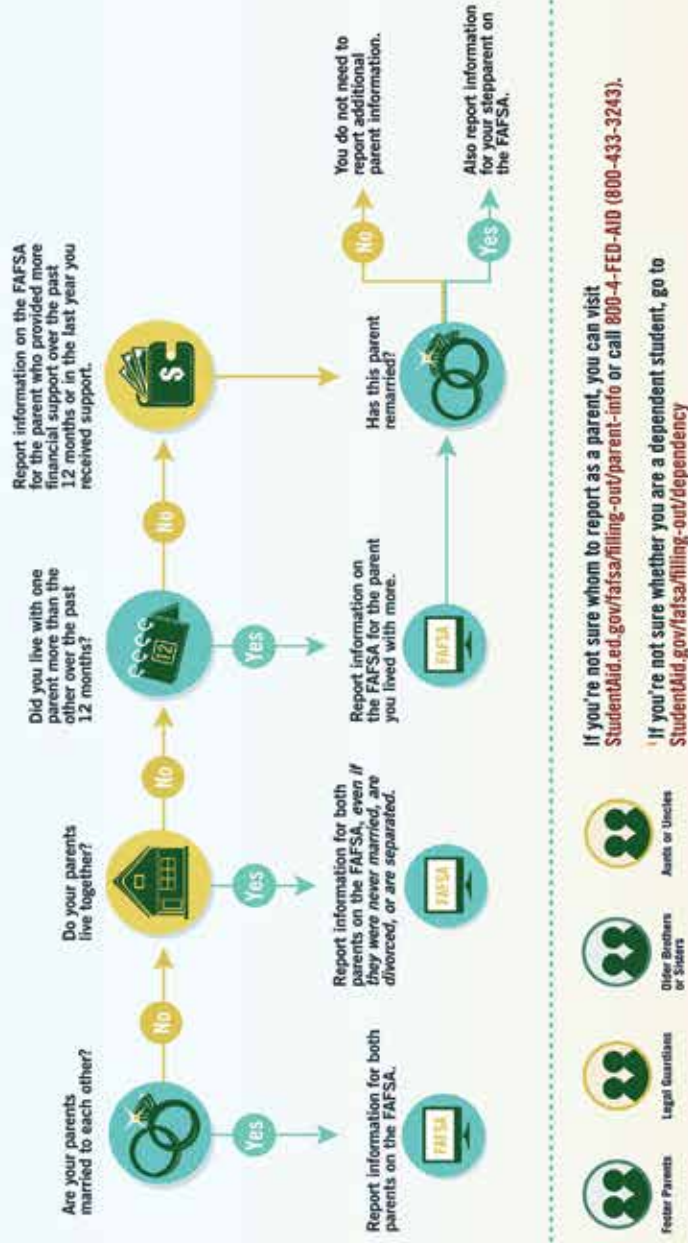
WHO IS MY PARENT?

One of the biggest questions that families have about the FAFSA is “Whose information do I need to list on the FAFSA?” This infographic will help you decipher the answer.

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*. For reporting purposes, “PARENT” means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Federal Student Aid
OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

PROUD SPONSOR OF
THE AMERICAN MIND®

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/faisa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to StudentAid.gov/faisa/filling-out/dependency

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Glossary:

Decoding the FAFSA

Confirmation Number: The number you get when you finish your FAFSA that confirms your FAFSA submission was successful. You may need it if you have to call later with questions.

Dependent/Independent Student: Determined by criteria set by the Department of Education. Dependent students need parental financial information in order to complete the FAFSA. Dependency is not determined by whether or not the student lives with parent(s), if parents claim the student on their taxes, or whether parents are contributing to the student's educational expenses.

EFC - Expected Family Contribution: This is an index number that represents the amount you and your family are expected to put towards your education which can be cash, housing, food, transportation, or supplies/books. Again, this is only an index number, not the dollar amount you or your family are expected to contribute.

FAFSA - Free Application for Federal Student Aid: An application for federal and most state grants, work-study aid, and student loans. Filing a FAFSA does not obligate you to accept any aid.

Federal School Code: This tells the FAFSA where it should send your financial information for processing. You will be able to search during the FAFSA process for the federal school codes of colleges where you are interested in attending. You can choose to send your information to up to 10 schools on the FAFSA.

IRS Data Retrieval Tool (IRS DRT): A tool that allows you to import tax data from the IRS rather than typing it in by hand in each field. Students who use this tool will speed up the aid process by avoiding tax verification.

FSA ID: Both you and one parent will need to have your own Federal Student Aid IDs to sign the FAFSA electronically and to use the IRS Data Retrieval tool.

Student Aid Report (SAR): This is a summary of your FAFSA application and tells you what types of federal aid you may be eligible for.

Selective Service: If you were born male and are between ages 18 and 25, you are required to register with the Selective Service before receiving federal student aid. You can select "Register Me" and you will be registered.

Verification (or FAFSA "Audit"): During verification, the college financial aid administrator may ask you to supply copies of documentation such as income tax returns, tax transcript, W-2 statements and 1099 forms, to verify the data that was submitted on the FAFSA.

Professional Judgement: Professional Judgment refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student's dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the EFC. Instead, the school may make adjustments to the inputs to the formula. The changes to the inputs are dictated by the impact of the special circumstances on the family's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure.

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Students in Unique Situations: Tips for Completing the 2018–19 Free Application for Federal Student Aid (FAFSA®)



Questions on the 2018–19 FAFSA that may cause difficulty for students in unique situations, such as wards of the court or foster youth, are listed below. Question **numbers** refer to the paper FAFSA. **Sections** refer to the FAFSA on the Web (FOTW) Worksheet. Please note that some questions on the paper FAFSA do not appear on the FOTW Worksheet. Answering yes to any question in Step Three on the FAFSA and/or checking the corresponding box in Section Two on the FOTW Worksheet means that you will be treated as an independent student and will not need to provide parental information on the FAFSA.

Question #44 Section 4

Free childcare

Q: I am a single mom with one child and will get free day care for my child (from a grandmother, aunt, or free day care center) while I go to college. Does the value of this free childcare have to be reported on the FAFSA?

A: No, this service is not income and the information is not collected on the FAFSA. However, note that you need to let the financial aid administrator at your college know that you are receiving free dependent care; an allowance for dependent care may not be added to your cost of attendance.

Question #51 Section 2

“Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?”

Q: I have a child who will be living with me and I will receive assistance from the Temporary Assistance for Needy Families (TANF) program. Do I answer “Yes” to Question #51? Are TANF or welfare benefits considered to be like earned income?

A: TANF benefits count as support that you provide to your child. You should answer “Yes” to this question, as long as you provide more than half of the child’s support.

Question #53 Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

Q: I am a ward of the court who graduated from high school and then went to live with my mother for two months. Did I lose my independent status?

A: A student is considered independent if he or she is a ward of the court, or was a ward of the court, at any time when the individual was age 13 or older. If your ward of the court status changed before you reached age 13, you may be considered dependent on your parent. You should talk about your situation with the financial aid administrator at your college who will help you determine your correct dependency status.

Question #53 Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

Q: I am a dependent child of the court of my county. Is this the same as a “ward” of the court?

A: The term “ward” is used to mean “dependent” of the court. You are a ward of the court (regardless of whether this status is determined by the county or state) if the court has assumed custody of you. You should have court ordered documents that designate you a ward of the court.

Question #53 Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

Q: I am no longer under the court because my foster parents took legal guardianship of me a few years ago. However, my foster parents do not support me with their own financial resources. They still get a foster care check each month for me. How do I answer question #53?

A: If you were in foster care at any time when you were 13 or older, answer “Yes” to Question #53. If you are in a legal guardianship, answer “Yes” to Question #55.

Note: Neither legal guardians nor foster parents are considered parents when completing the FAFSA. This means you do not list their income and household size information on your FAFSA.

Question #53 Section 2

“At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?”

Q: I turned 18 and graduated, so my court case was closed. My college is saying I am no longer an independent student because I am no longer a ward of the court. Am I considered dependent or independent?

A: You are considered independent if you were a ward of the court, **at any time**, when you were age 13 or older. This means you should check “Yes” to Question #53, if you were a ward of the court when you were age 13 or older.

Question #54 Section 2

“As determined by a court in your state of legal residence, are you or were you an emancipated minor?”

Q: I was emancipated at age 15, but lived with my aunt and uncle during my last semester of high school. How should I complete the FAFSA?

A: If you have a copy of a court order stating you are an emancipated minor, answer “Yes” to Question #54 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer “No” to Question #54. Complete the FAFSA as a dependent student if you answer “No” to the remaining questions on the paper FAFSA and none of the other boxes in Section Two of the FOTW Worksheet apply to you.

Question #55 Section 2

“As determined by a court in your state of legal residence, are you or were you in legal guardianship?”

Q: My grandparents are my court-appointed, legal guardians. They have provided support for me all my life. How do I complete the FAFSA?

A: If you have a copy of a court order stating you are in a legal guardianship, answer “Yes” to Question #55 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer “No” to Question #55. Complete the FAFSA as a dependent student if you answer “No” to the remaining questions on the paper FAFSA and none of the other boxes in Section Two of the FOTW Worksheet apply to you.

Question #56 Section 2

“At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?”

Q: I became homeless during my senior year in high school. Am I considered an independent student?

A: You are considered an independent student if you received a determination any time on or after July 1, 2017, that you were an unaccompanied youth who was homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination, but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact your high school’s homeless liaison for assistance. Contact your college’s financial aid office for assistance if your high school’s homeless liaison did not make a determination.

“Youth” means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

“Unaccompanied” means you are not living in the physical custody of a parent or guardian.

“Homeless” means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #57 Section 2

“At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?”

Q: I lived in an emergency shelter last year. How do I complete the FAFSA?

A: Answer “Yes” to Question #57 if you received a determination any time on or after July 1, 2017, that you were an unaccompanied youth who was homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination, but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact the director of the emergency shelter for assistance. Contact your college’s financial aid office for assistance if the shelter director did not make a determination.

“Youth” means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

“Unaccompanied” means you are not living in the physical custody of a parent or guardian.

“Homeless” means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #58 Section 2

“At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?”

Q: My mom died a few years ago and I have no contact with my dad. I am in a transitional living program. How do I complete the FAFSA? Am I an independent student?

A: Answer “Yes” to Question #58 if you received a determination any time on or after July 1, 2017, that you were an unaccompanied youth who was homeless or at risk of being homeless. The financial aid administrator at your college may require you to provide a copy of the determination or other documentation.

If you are not sure you have a determination but you believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing your own living expenses who is at risk of being homeless, contact the director of the youth center or transitional housing program for assistance. Contact your college’s financial aid office for assistance if the director of the youth center or transitional housing program did not make a determination.

“Youth” means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA.

“Unaccompanied” means you are not living in the physical custody of a parent or guardian.

“Homeless” means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

Question #95

“How many people are in your household?”

Q: I live with my foster parents and their children. Are they my “family members?”

A: No. If you are considered independent (for example, because you are in foster care), and you have no dependent children of your own, you are a family of **one** (yourself).

Question #105

Signatures

Q: I have filled out this form as an independent student because I am a ward of the court. Do I need my father’s or mother’s signature? I do not live with them, but I see them sometimes.

A: No. Because of your status as a ward of the court, you are considered an independent student and a parental signature is not required.

FAFSA Tips

for Undocumented Students

Can I go to college if I am undocumented?

Generally speaking, your status won't prevent you from being admitted or enrolling in classes at a college or vocational school. However, being undocumented limits the type of financial aid you receive and possibly impacts cost of tuition.

If I discuss my undocumented status with the counselor at my school, or the financial aid advisor at the college I want to attend, are they required to report me to U.S. Citizenship and Immigration Services (USCIS or ICE)?

No. They are not required by law to report undocumented students.

I'm undocumented but have lived in the US since I was YOUNGER. Am I eligible for financial aid?

Undocumented students aren't eligible for federal financial aid such as Pell grants, work-study, and Direct loans. However, financial aid is possibly available through private organizations and scholarships, grants, loans and work programs at the school you want to attend. Contact the college's financial aid office directly to find out what aid is available to you.

I was born in the US but my parents are undocumented. Does that affect my eligibility for federal financial aid?

Your parents' status doesn't affect your eligibility for federal financial aid. However, your parents will not be eligible for PLUS loans to help you pay for college. For more info, contact your college's financial aid office.

I am undocumented but have lived in Utah since I was younger. If I attend a public college in Utah, am I eligible for in-state tuition?

Yes, if you meet certain requirements. Utah enacted House Bill 144 which allows undocumented students to be eligible for in-state tuition rates if they:

- attend a Utah high school for 3 years,
- obtain a high school diploma from a Utah high school
- enroll in a public postsecondary institution in Utah, and file an affidavit stating intent to legalize immigration status and become a permanent resident.

Where can I find private scholarships?

- United States Hispanic Leadership Institute - ushli.org
- Mexican American Legal Defense and Education Fund - maldef.org
- Get Ready for College - getreadyforcollege.org
- Latino College Dollars - latinocollegedollars.org
- Scholarships for Hispanics - scholarshipsforhispanics.org
- Local colleges and universities

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SECTION FOUR

After the FAFSA - Following Up

Following Up on the FAFSA

After you've finished filing your FAFSA, you probably still have some things to do before you can get your financial aid...

One: Your college may not contact you directly. Follow up with your college to make sure you've turned in ALL the paperwork they require. There is usually an extra form or two to apply for financial aid from your school specifically, and without it they can't process your financial aid awards. Contact the financial aid office if you are not sure if your school requires additional paperwork.

Two: Make sure you're hitting the right deadlines - each school sets its own priority filing deadline for when you should have your FAFSA completed. The earlier you file, the better. Don't miss your school's deadline!

Utah College/University Follow Up Phone Numbers and Priority Filing Deadlines for 2018-19



Priority Financial Aid Deadline: N/A
Institutional Scholarship Deadline: 2/1/18
801.422.4104



Priority Financial Aid Deadline: 6/1/18
Institutional Scholarship Deadline: 3/1/18
435.283.7130



Priority Financial Aid Deadline: N/A
Institutional Scholarship Deadline: 2/1/18
801.863.8442



Priority Financial Aid Deadline: N/A
Institutional Scholarship Deadline: 3/1/18
435.652.7575



Priority Financial Aid Deadline: 6/1/18
Institutional Scholarship Deadline: 12/1/17
435.586.7735



Priority Financial Aid Deadline: 4/1/18
Institutional Scholarship Deadline: 12/8/17
801.626.7569



Priority Financial Aid Deadline:
8 wks before class
Institutional Scholarship Deadline: 3/1/18
801.524.8111



Priority Financial Aid Deadline: 2/1/18
Institutional Scholarship Deadline: 12/1/17
801.581.6211



Priority Financial Aid Deadline: Rolling
Institutional Scholarship Deadline: Rolling
801.832.2500



Priority Financial Aid Deadline: Rolling
Institutional Scholarship Deadline: Rolling
801.957.4410



Priority Financial Aid Deadline: Rolling
Institutional Scholarship Deadline: 1/10/18
435.797.0173

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After the FAFSA Checklist

- Review Your Student Aid Report (SAR)
- Fill out any additional forms your college requires for financial aid
- Complete any verification paperwork
- Log back in to fafsa.gov to make any necessary changes or updates to your FAFSA
- Double check that you are receiving the correct award amounts based on your current enrollment status
- Accept your financial aid awards
- Keep in contact with your school's financial aid office

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70% of American adults are currently worried about their personal finances

60% of American adults spend without a budget

33% of American adults carry credit card balances from month to month

24% of American adults do not pay their bills on time



Budgeting Strategies



Considering Other Investments



Investing in College



Learning How Credit Works



Saving Money



What You Should Know About Money

FINANCIAL LITERACY

HOW YOU'LL SPEND MONEY

In the space below, make a list of ALL items/ goods/services you plan to purchase within the NEXT MONTH.

This could include going out to eat, gas for your car, movie tickets, app purchases, cell phone bill, personal items, clothing, etc.

During high school, there are some bigger expenditures that you or your parents/guardians will have to cover, including those listed below. Check the items you plan to buy (or may have already purchased). To pay for these expenses, you'll need to save money...exactly why you need a budget!

- Taking the ACT/SAT Test* Second ACT/SAT Test*
- Vehicle/Transportation Insurance for Vehicle
- Class Ring Junior Prom
- Senior Photos Senior Prom
- Graduation Gown/Cap/Tassel Graduation Announcements
- Application Fees to Colleges* College Housing Deposits
- College Freshman Experience Summer Programs
- Other _____
- Other _____
- Other _____

*For low-income students, or those participating in a federally-funded PSEO program, you may qualify for fee waivers; see counselor for eligibility.

Most expenses fall into THREE general categories:

Fixed Expenses

Discretionary Expenses

Variable Expenses

Ask yourself if the items above would be considered a **WANT** or a **NEED**. Are there items that you could live without, or put off buying until a later date?

★ Your parents? If YOU plan to pay, put a star by those items.

Visit this list one month later to see how you did with predicting your spending.

Leave Room in Your Budget for Unexpected Expenses

Also necessary for daily living, but expenses can fluctuate like gas for your car, food, etc.). You have some control over the amount.

This is money you choose to spend, and you have control over the amount like apps for your phone or having pizza with friends!

Good Budgeting Means Never Spending More Than You Earn

How Will You Pay for It?

Starting A Family

Buying A Car

Home-Ownership Insurance

College Degree

Financial Aid Is Available to Help Pay For College Expenses

In the space below, make a list of BIG TICKET purchases you plan to make in the future. Research and write down the estimated total cost next to the item (be sure to account for inflation). Now you have a goal amount in mind for saving.

Big Ticket Item #1	_____	\$ _____
Big Ticket Item #2	_____	\$ _____
Big Ticket Item #3	_____	\$ _____
Big Ticket Item #4	_____	\$ _____
Big Ticket Item #5	_____	\$ _____

MONEY MATTERS

Being financially literate means understanding the concepts and skills necessary for effectively managing money. Before you think this doesn't apply to you (or that the topic is too boring to care about), ask yourself: **DOES MONEY MATTER?** Does having money to buy the things you want and providing for yourself and family matter enough to learn the basic skills necessary to have financial security? Yes! But surprisingly, there are even some adults who don't fully appreciate or understand how money management works. The older you get, the more these concepts play a real role in your life. Finances *will* matter to you, especially if you ever plan to pay for college, earn an income, buy a car, buy a house, invest your money, get married, have a family, travel, retire...money matters!

Getting Started

Money from an allowance/birthday/etc. is all good, but eventually you'll want a **JOB** for more earning potential. The benefits of getting a job while you're a teen are numerous! Work gives you real **LIFE SKILLS** with added **RESPONSIBILITY** and **INDEPENDENCE**. Not only do you need those things to flourish as an adult, but it will help you become college-competitive, showing college admissions and scholarship sources that you have what it takes to balance responsibilities of both work and school. You gain **TIME MANAGEMENT** experience as well as **INTERPERSONAL SKILLS** (meeting new people/getting along with others is a critical life skill and can take years of practice).

When you receive a paycheck, the check stub will list your **GROSS PAY** based on hours worked and rate of pay per hour. Subtracted from that amount are state and federal **TAXES** as well as social security and Medicare taxes (paying toward your retirement). The amount you get after deductions is called **NET PAY**. Depending on how much you earn in a year, you may have to file an **INCOME TAX RETURN**. Ask your parents if that will be necessary, or check the website www.irs.gov (publication 929 refers to rules about teens who work).

Budgeting Income

A **BUDGET** outlines both your **INCOME & EXPENSES** and helps track spending. Budgets can help you plan ahead for anticipated expenses by showing you how much you're currently spending and areas where you can cut back to save money. Not only will a budget help you save for future goals, but it is great practice for developing your money management skills.

You can create a budget for any amount of time: 3 months, 6 months, a year, etc. Break it down month by month, starting with all expected income you will earn, then list expenses (purchases/payments). How much money comes in? How much money goes out? Do you break even, have a **SURPLUS** or end up in **DEBT** at the end of the month? For a free online budget planner, check-out www.mint.com.

Something to consider when budgeting for long-term purchases: the average rise in the cost of goods and services. This is called **INFLATION** and it means what you spend on items in the future will often cost *more* than if you were to buy those same items right now. Inflation rises an average of 3% per year. Good to know when estimating how much money you need to save for big purchases years down the road.

Another huge benefit of a job: **BUILDING YOUR RESUME** and making connections. Your employer is a great source for writing a **RECOMMENDATION** letter, so do a good job and use those connections and earned skills to your benefit. Plus, work will help you build **CONFIDENCE**, figure out who you are, and discover what you're looking for (or not looking for) in a career.

Being Credit Savvy

As a teen, you haven't yet established credit, but you should know that **CREDIT** is the ability to borrow money, which has to be paid back in the future, plus **INTEREST** (a percentage extra fee for borrowing). You can borrow money for smaller purchases (like cars and home with a credit card) and bigger things (like cars and home loans—for houses, loans are called **MORTGAGES**). Creditworthiness is measured by a **CREDIT** (or **FICO**) **SCORE**, which is determined by a variety of factors (paying bills on time, other debt, employment status, etc.). The higher your score (the max score is 850), the better your chances of qualifying for a loan with lower interest.

To start building good credit: pay bills on time and never miss a payment. Late payments affect your credit score. When you move out on your own, paying bills (rent, utilities, etc.) will be part of the responsibility. Also be careful of using **CREDIT CARDS**. If you don't pay off your debt every month, an **ANNUAL PERCENTAGE RATE (APR)** will apply; for those still establishing credit, rates are steep. Debt can stack up quicker than you realize.

Saving Money

If you haven't opened a savings account yet, you need to do so right away. Your money will start to **EARN INTEREST** (so long as you don't withdraw from the account). Try saving a set portion (like 20%) of all income, which is a great habit to develop for life. Saving money involves prioritizing your spending, making conscious decisions not to spend on **WANTS** (vs. **NEEDS**), which takes discipline. It might help to have a specific goal in mind when you save money, as a little inspiration.

Learning Financial Responsibility

Responsible **MONEY MANAGEMENT** isn't always easy. Many people learn the hard way by making mistakes and poor financial choices. Unfortunately, those mistakes can haunt you for years: impacting your credit score, making it difficult to secure bank loans, credit cards, auto loans, & home mortgages. Learn how to avoid money pitfalls and be financially responsible *now* so you can have the things you want in the future.

Investing Wisely

Investing is about growing your money, which differs from savings in that it can be risky; invest with caution. The basic categories of investment are **STOCKS** (shares of ownership in a company), **BONDS** (investments in loans to companies), and **CDs** (*certificates of deposit*; your money is set aside for a specified time—months to years—while earning interest, risk free).

Perhaps the biggest investment you can make for your financial future: **COLLEGE**. Yes, it is expensive and takes years to finish, but a college degree is an investment with incredible potential to provide financial security. Consider that college graduates earn 98% more on average per hour than people without a degree. Over your lifetime, those earnings could stack up to \$1 million or more!

How Does Your Spending Stack Up?

Before you start a budget, get a baseline of your spending habits by tracking everything you buy for a month or two. This will take some dedication and diligence, but it will be helpful in setting up your budget for anticipated expenses.



NEED MONEY?



SCHOLARSHIP SEARCH TOOL

Go to www.saltmoney.org/coeaspire

- ⇒ Create an account
- ⇒ Click on *Pay for School*
- ⇒ Click on *Scholarship Search*
- ⇒ Complete the questionnaire/survey

After you complete the questionnaire, a list of scholarships should appear with scholarship amounts, deadlines and contact information for the application.

(NOTE: ETS is part of a pilot program that allows you to use saltmoney.org for free. If you are asked to pay you're in the wrong place. Make sure you are logging in under /coeaspire.)

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Look for scholarships in your own backyard. Did you know that the Cedar City Rotary Club has a scholarship? The Women in Business, State Bank of Southern Utah, Mountain America Credit Union and Southern Utah Home Builders Association all have scholarships. There are several orthodontists, attorney's and other professionals that offer a scholarships. Check with your counseling center for details & applications.

Use our ETS web page (www.suu.edu/trioets).

Click on *Scholarships* and you'll find a list of resources at the bottom that will help you find scholarships plus applications when their available.

DON'T be discouraged! For every 15 applications that you fill out you are most likely to receive only one award. Use your ETS advisor as a resource and let us help you with your applications.



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What's your DEGREE?

Technical Certificate: Gaining knowledge in a specialized area of study can lead to a technical certificate in the areas of nursing, dentistry, automotive, cosmetics, and other fields. However, technical certificates often do not require core classes to complete the program. Technical certificates can also supplement a degree.

Associate Degree: A degree that typically takes 2 years to complete. If you attend a community college first and gain an associate degree or transferable credits, you can continue your degree at a university for a bachelor's degree.

Bachelor's Degree: A degree that typically takes 4 years total to complete. This degree provides the foundation for your higher education, plus an emphasis in a chosen field of study. You don't have to have an associate degree to work on a bachelor's degree.

Master's Degree: A master's is a degree beyond a bachelor's degree that studies a very specific subject. It usually takes 2 years to complete (sometimes less). Master's students work more closely with faculty members and classmates, and often are required to write a very long paper called a "thesis" or action research project.

Doctoral Degree: Also known as a terminal degree, this is the last degree you can earn (though social work and creative writing master's degrees are terminal degrees), and usually follows a master's degree. Doctoral degrees further explore an academic area, and there are a few different types: M.D. (Doctor of Medicine), Ph.D. (Doctor of Philosophy), J.D. (Juris Doctorate).

You will spend at least 2-4 years of your life working on a degree. It will cost a significant amount of money (paid for in the form of scholarships, loans, grants, or your own funds). You will gain knowledge needed in the workforce, as well as professional/people skills. How will you translate what you've learned and the skills you've developed in your future job and, ultimately, your career?

Assess Interests & Skills:

THINK ABOUT WHAT YOU LIKE TO DO AND YOUR SKILLS IN DOING THE THINGS YOU ENJOY. MAKE A LIST OF ACTIVITIES/INTERESTS AND THINK ABOUT WHAT YOU LIKE ABOUT THEM. WHAT CHALLENGES HAVE YOU FACED? WHAT SKILLS HAVE YOU GAINED?

What will your CAREER be?

{ DEVELOP A CAREER PLAN: }

Decide on a career goal (a specific job, field in which you would like to work, or problem you want to solve). Determine what you need to do to prepare. Do you need a certain degree or training? Make a career plan to get there.

Interests and Skills Inventory:

INTEREST:	SKILLS GAINED:
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Career Plan:

CAREER GOAL (JOB, CAREER FIELD, PROBLEM YOU WANT TO SOLVE):

PREPARATION (SKILLS, TRAINING, EDUCATION, OR QUALITIES NEEDED):

PLAN TO REACH CAREER GOAL:

Selecting a college major can be a daunting task. It might seem like your choice will determine the rest of your career. When selecting a major, think of the following questions: what are your interests, what skills are needed, how would your disposition fit, what types of problems do you want to work on or solve, and what do you want to accomplish?

Major:

A COLLECTION OF COURSES THAT CONSISTS OF CORE CLASSES AS WELL AS SPECIALIZED CLASSES THAT ARE SPECIFIC TO A PARTICULAR FIELD OF STUDY, WHICH COMPRISE 30-50% OF YOUR COURSEWORK.

{ CORE COURSES }

Core courses are classes that undergraduate students are required to take, typically in subjects like math and science. Concurrent courses, AP scores, and CLEP exams are ways that you can get college credit during high school to save time and money in college.

A concentration is a more focused area of study within your major. For example, if you are majoring in English, you might concentrate in British Literature or a history major could concentrate in the U.S. Revolutionary War era. If your major is very broad, it might be a good idea to consider concentrating in a specific time period or area within that major.

Minor:

A MINOR IS SECONDARY AREA OF STUDY: IT IS NOT REQUIRED, BUT IT CAN SUPPLEMENT OR COMPLEMENT YOUR MAJOR. THINK ABOUT ADDING A MINOR WHEN CONSIDERING PRE-PROFESSIONAL PROGRAMS, EDUCATION, OR IF YOU ARE WANTING MORE OUT OF YOUR COLLEGE CAREER.

{ UNDECIDED? }

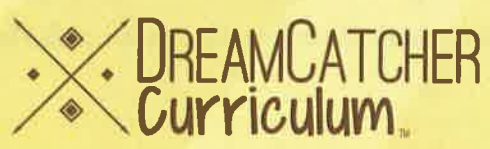
That's ok. If you're undecided on your major, but know the general area of study you want to pursue, such as life sciences, you can be an undecided major within that area at your university of choice. If you have no idea, that's ok too, and you won't be alone. You might be placed in an area with the most general majors and areas of study, such as arts and sciences. Make sure to follow your academic advisor's advice on being undecided. Visit the college career center to learn more about majors if you need assistance in selecting a major.

How to choose your MAJOR:

----- ACT: -----
 WHAT DO YOU DO IN SCHOOL AND OUTSIDE OF SCHOOL THAT YOU ENJOY (CLUBS, ACTIVITIES, INTERESTS, ETC.)?

Think about the courses that you enjoy the most and in which you excel. This isn't the time to think about your favorite teacher or the class that you like because the work isn't as challenging. Also, if you've taken the ACT, look at the subsections in which you scored highest. Surprised by your exceptional math and science score? Perhaps engineering would be a major to consider. If you're starting college undecided, use this chance to take classes in the field you think might be a good fit. If you enjoy and excel in those classes, that's a good indicator you're on your way to selecting a major that will bring you satisfaction and educational success.

Act on your experiences. Develop all the skills you can out of your extracurricular activities. This will come in very handy when selecting a major and career. Participating in sports gives you leadership and teamwork skills. Being in debate gives you public speaking skills. Even babysitting gives you managerial and supervision skills. Don't discount even the small roles you play in your clubs and activities, and try to take on leadership roles when available. Some of the more important skills on which to focus on are communication, empathy, creativity, and building/maintaining relationships with others. This is what colleges and employers look for!



- THINK: -----
 WHAT SUBJECTS DO YOU ENJOY? CHECK EACH ONE:
- English
 - Statistics
 - Reading
 - Computer Science
 - Geometry
 - Chemistry
 - Art
 - Foreign language
 - Other: _____
 - Trigonometry
 - Typing
 - Biology
 - History
 - Physics
 - Economics
 - Music
 - Algebra

- DO: -----
 WHAT DO YOU LIKE TO DO IN YOUR SPARE TIME? CHOOSE ONE OR CHOOSE A FEW.
- Anything creative, like painting or drawing*
 - Debating the hottest topics in politics or sports*
 - Taking things apart and putting them back together*
 - Being involved in the social scene*
 - Volunteering your time to the needy*

Do what you love! If you choose a major that incorporates the courses you enjoy, the activities in which you excel, and some things you enjoy doing in your spare time, your chances of success in your major, and ultimately your career, will skyrocket! If you incorporate a few aspects of academia and activities that you enjoy, you will find a lot of satisfaction in your field. How do you relate your spare-time activities to a major? An example would be a student who enjoys taking things apart (like computers) and putting them back together; this student also excels in math and science. Majoring in engineering could be the best fit for this student. Someone who enjoys debating AND helping people might be a good fit for political science. The combinations could be endless!

Typically, you will take between 12 and 18 credit hours per semester. If you're taking 12 hours or more, you are considered a full-time student; taking anything less than 12 hours will mean you're a part-time student. You might need a certain number of credit hours per semester for financial aid and/or scholarships (check with your financial aid office). If you take more than 12 hours a semester, you will be more likely to graduate on time and you will have a cushion if you need to drop a class. Do you know what those numbers mean? See the example and explanation below!

YOUR EXAMPLE SEMESTER:

COMPOSITION I (COMP 1003) MWF 9:30-10:20
COLLEGE ALGEBRA (MATH 1013) MWF 1:30-2:20
AMERICAN HISTORY (HIST 1023) TR 2:00-3:20
MUSIC LECTURE (MUSC 1033) TR 11:00-12:20

How many hours you're taking each semester equals how many hours per week you are scheduled to be in class. For the example above, each class meets for 3 hours per week and there are 4 classes, equaling 12 hours. The last number in the course number often indicates the number of hours a class is.

Mon	Tues	Wed	Thur	Fri
COMP 1003 MWF 9:30-10:20		COMP 1003 MWF 9:30-10:20		COMP 1003 MWF 9:30-10:20
	MUSC 1033 TTR 11:00-12:20		MUSC 1033 TTR 11:00-12:20	
MATH 1013 MWF 1:30-2:20		MATH 1013 MWF 1:30-2:20		MATH 1013 MWF 1:30-2:20
	HIST 1023 TTR 2:00-3:20		HIST 1023 TTR 2:00-3:20	

This is the example schedule above laid out in a weekly grid. Notice how you will not be in class all day, every day? However, you will need to consider the studying needed for each class, typically 2-3 hours per credit hour you're taking. That means for your College Algebra class, you'll need to study 6-9 hours outside of class per week. It sounds like a lot, but it is necessary for college-level work. For a course load of 12 hours, you'll need to study at least 24-36 hours a week.

How to change your MAJOR:

First, stop by your college academic advisor's office. Talk with him/her about changing your major and what that would mean for your degree. Will you have to take more courses? Will some of the courses you've taken count for electives if not towards your major? Will changing delay graduation? These are the questions you should ask. It's OK to change your major, and many students do more than once (the average is 3-5 times).

FOLLOW THE CORRECT STEPS TO CHANGE YOUR MAJOR. THE PROCESS VARIES BY UNIVERSITY/COLLEGE.

EXPECT MORE THAN A DEGREE

In the whole scheme of things, your time on a college campus will be all too brief, but the skills you gain beyond the degree can serve you well throughout the rest of your life. These are what some consider "people" skills or "soft" skills, not related to your major, but to how well you interact harmoniously and effectively with other people. Learning to navigate the world of college is great practice for how to navigate adult life. To be a functioning adult you must have more than school smarts. You need street smarts, people smarts, and practical sense. College can help give you that.

LIFE SKILLS

WALK AWAY FROM COLLEGE WITH

THIS.

IT'S NOT ONLY THE DIPLOMA.

THIS IS COLLEGE!

THIS IS HOW YOU DO IT.

PUBLIC SPEAKING SKILLS

Most degrees plans require at least one speech or oral communications class. Practice makes perfect, and even if you're shy or introverted, this is a skill you must hone. Learn techniques for tone of voice, body language, posture, and breathing. Remember it's natural to feel nervous; just keep smiling and maintain eye contact. Also, observe people who are skilled public speakers and take note of what you'd like to emulate. **Articulate clearly, avoiding crutch words such as "um" and "like" (a hard habit to break).** Speak with confidence and volume.

WRITTEN COMMUNICATION SKILLS

Beyond writing papers (not to mention cover letters, resumes, etc.), **you should know how to properly write an email**, like texting for the business world. Emails are how professionals communicate in the workplace. State your intentions right up front and be clear, not rambling with too many details. Be professional with the typical pleasantries like a warm greeting. Include a short subject line. Be sure to proof your email before sending! Do NOT reply all by accident. Make sure you send it to the appropriate recipient. Of course, don't be inappropriate or swear.

SOCIAL SKILLS

With social media consuming interpersonal communications, these skills are critical. **Inappropriate or bullying posts can come back to haunt you professionally**, so what you may intend as a "joke" might not be taken that way in plain writing (when it's difficult to interpret tone). Posting photos of yourself and others in compromising situations is never a good idea; what is posted online can live forever, even after you delete the post. It's best to use caution and common sense. If you wouldn't say it to someone's face, *don't* post it (or say it). Use the golden rule.

INTERPERSONAL SKILLS

Getting along with others professionally requires the ability to provide constructive feedback, communicate effectively, and collaborate. **You must be able to receive critical feedback without taking it personally or becoming defensive** (sometimes easier said than done). Another sign of maturity is owning up to mistakes (and learning from them). Admit fault and sincerely apologize. Also, it's okay to differ in opinion; if others disagree with you in a professional manner, it isn't necessarily conflict. Employers should prefer different ideas brought to the table. Be positive!

TIME MANAGEMENT SKILLS

The biggest time zap in your life is the result of saying "yes" when you should have said "no." **The testament of your maturity is deciding when to say the word *no* and standing by that decision.** Your ability to prioritize responsibilities with your schedule (careful of not taking on too much) is an important life skill that contributes to personal happiness. If you work efficiently and diligently, you should only have to do something once, which saves time. Avoid feeling overwhelmed by starting with what absolutely *must* be accomplished then reevaluate from there.

ATTENTION TO DETAIL

Your attention to detail speaks volumes about you. **Make it a priority to double-check your work.** Before submitting a project, sending an email, or providing any form of written communication: check spelling, look for typos, remove extra or unnecessary wording, search for missing words, read through for flow and continuity. Give anything with your name on it a polish. Also, don't leave college without knowing the appropriate use of these words (common grammar errors): **Your vs. You're; It's vs. Its; Their vs. There vs. They're; Who's vs. Whose; Who vs. Whom; Then vs. Than; Let's vs. Lets**

YOU MADE IT!

You are officially a college student. Time to make the most of the years ahead. Remember, you put in *years* of effort to get here, so take full advantage of this incredible opportunity to change your life. College will open your mind, challenge you, and help you think from a more global perspective (being open to new ideas, issues, and solutions as it relates to the rest of the world). In addition to gaining skills and experience needed to secure a professional position, you are accumulating *life skills*, and (perhaps more importantly) finding out who you are.

WELCOME TO CAMPUS LIFE.

By now you may be familiar with campus, but to truly embrace the collegiate culture, you need to make connections, meet new people, and try new things. College is what you make it, and it's more than simply taking classes. Get the most bang for your buck (especially since it costs a LOT to be here) and take advantage of every opportunity and experience college has to offer. To do that, you must extend yourself and go with the flow. This is all part of being a college student, not to mention what it means to be an adult.

THIS IS HOW IT'S DIFFERENT.

HIGH SCHOOL

35-40 Hours Class Time (per week)
Weekly/Frequent Assignments
Grade Based on Assignments & Tests
Time in Class for Homework/Reading
Some Lecture Teaching
Teacher Helps You in Class
Science Labs Part of Class Time
Less Material Covered for Test
Class Size About 30
Textbooks Are Free
Attendance Mandatory
Same Class Every Day (if not block schedule)
Instruction from Teacher

COLLEGE

15-ish Hours Class Time (per week)
Fewer Assignments, If Any*
Grade Based on MID-TERM & FINAL*
No Time in Class for Homework/Reading
Mostly Lecture Teaching
Professor Helps You During Office Hours
Science Labs Are a Separate Class
Extensive Material Covered for Test
Class Size Could Be 10-100+/*
Textbooks Must Be Purchased (or rented)
Attendance Expected
Same Class 2-3 Times Per Week (or less)
Instruction from Professor or TA

*Varies from college-to-college and/or type of class

ADJUST MUCH?

College may be vastly different from high school, but learning what to expect and how to navigate campus makes it much easier to adjust. Finding your groove can take time, but have patience. Keep a positive attitude and learn to be FLEXIBLE, rolling with whatever unexpected twists college may throw your way. Your ability to "stick with it" and overcome adversity will become a skill nearly as vital to your success as academics. Consider set-backs and mistakes as opportunities to learn; you won't be the only student to encounter bumps in the road. This will be excellent practice for dealing with challenges in life.

THIS IS NON-TRADITIONAL.

"Non-Traditional" students are defined by one or more of these criteria: they do not immediately continue education after high school graduation; attend college only part-time; work full time (35 hours or more per week); are financially independent; have children or dependents other than a spouse; are a single parent; or have a GED rather than high school diploma. According to the National Center for Education Statistics, 75% of all undergraduate students will have at least one of these characteristics in their college career and thus be considered "non-traditional." Perhaps that is you? Or will be you? Know that being a nontraditional student may come with added responsibilities, but you might also qualify for other forms of support (academic, financial, and more). Nontrads have something else going for them: they come with maturity, life skills, and experience the traditional student may not have. Nontraditional students help make a college campus diverse, and that's part of what a college education is all about.

DREAMCATCHER Curriculum

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THIS IS WHAT TO KNOW.

As an **UNDERGRAD** (another name for college student without a Bachelor's Degree), you have a year or so to determine which **MAJOR** (and/or **MINORS**) you'd like to pursue (if still undecided). While considering careers, you can take core classes like math, English, history, and science which are on most **DEGREE PLANS** (the list of courses required by a major to get your degree). Visit your campus job placement office or **CAREER CENTER** for assistance with researching careers (and other services like resume help or job searching). Once a major is declared, your schedule will include a combination of core classes and **ELECTIVES** (classes of your choosing, outside of core) to satisfy degree requirements. You will likely have options within core areas as well. For example: your degree plan could only require 2 classes in liberal arts, but there may be 10 different options from which to choose. Whether for electives or core classes, select wisely: consider personal interests, abilities, and what would be best for your particular career path or major.

Hang on to every **SYLLABUS!** This is where you'll find valuable info such as your professor's class rules (some have **ATTENDANCE POLICIES** that make class participation/attendance part of your grade), assignments, reading list, test dates, contact information, **OFFICE HOURS**, etc. Note that professors and college instructors have designated times during the week for students to visit their office with questions (or to discuss the material). Make a point of dropping by office hours at least once for every class during the semester. Remember that each class covers an enormous amount of material that could be on the test. **DO NOT MISS CLASS.** It is easy to get behind with the advanced pace of college courses. If you feel yourself slipping, chat with the prof to share your concerns. If you must **DROP** or **ADD** a class, check the university policy and drop/add by the deadline. To drop after that date will result in a **W (WITHDRAWAL)** on your **TRANSCRIPT.** Waiting too late to withdraw could impact your **GPA.** Verify with your **ACADEMIC ADVISOR.**

Your college years will pass quickly; make the most of the experience by getting involved on campus with resident life programs (if living on campus), athletic events, **INTRAMURAL SPORTS TEAMS,** student organizations, **GREEK LIFE,** etc. Research shows a direct correlation between college engagement and graduation rates. Do yourself a solid and get involved; it may contribute to your success and aid in networking (not to mention increasing your overall enjoyment of college and making new friends). Also consider **STUDY ABROAD** programs (many are for college credit and financial aid-eligible); you don't have to speak a foreign language and it may contribute to your major, as well as provide a worldly life experience. If you change your mind about majors and decide to switch, consult your **ACADEMIC ADVISOR** about procedures to follow and if credits will transfer from one major to the next. It may delay graduation if credits do not transfer or if you've taken several classes toward your current major. Obviously it's best to wait on selecting a major/minor until you're absolutely certain it's the best fit.

STUDY EFFECTIVELY

PARTICIPATE IN CLASS

Studying in college is unlike studying in high school. That's because 2/3 of the work is done **OUTSIDE OF CLASS** and it's up to you alone to dedicate the time it takes. You will need to read (and read some more), review class notes, prepare for quizzes, study for tests, research and write papers...it takes an enormous amount of time and self-discipline. Most college students are unprepared for this level of rigorous study, even if they had previously done well academically in high school.

Repeat this sentence: I will go to class. You spend good money on college courses, so skipping is wasteful! Also, one class lecture covers an incredible amount of material that could be on the test (but *not* covered in the book). Some professors consider attendance and/or participation as part of your grade, therefore show up to class and speak up in class discussions (even if you're shy).

If you absolutely must miss class, be sure to let your professor know by sending an email. (Find their email address on the syllabus or campus directory.) Do not make elaborate excuses for your absence, but be straight-forward and professional; avoid text speak, abbreviations, or slang. If you aren't certain if your instructor has their doctorate, it is best **not** to refer to them as *Dr.* So-and-So. Simply title correspondence *Professor* So-and-So, instead. Lastly, and this goes for any and all professional correspondence, you should **have an email address that is simple and professional, like your name.**

In certain classes, expect to participate in **required group projects** (usually for a group grade). Working together with classmates can be a testament to your tenacity and positive attitude when working within a team. It may be frustrating at times, but this is prime experience for the world of work waiting for you after graduation. Start by learning everyone's strengths to distribute tasks. Make certain each person is held accountable for their task. Communicate throughout the project (which may involve conflict resolution) and remain respectful.

Tempted to skip the last class before Thanksgiving Holiday or Spring Break? Don't! Profs know this is a common time to skip and could reward students who show up with bonus points or reveal vital info during the lecture that will be on the next test.

College is a balancing act between going to class, studying, having a social life, and even holding down a job (for students who work). Allot time to each responsibility (blocking time in a dayplanner, calendar, or your phone) and stick to it. This will mean setting limits and staying disciplined. **Divide tasks into chunks of time and take breaks between.** Reward yourself for times of uninterrupted hard work: sneak a peek at social media, answer text messages, grab a snack or cup of coffee.

MANAGE YOUR TIME

A critical part of studying is utilizing notes taken during lecture. Becoming a good note taker starts with turning off your phone and putting it away for the entire lecture (some profs have a no-phone policy anyway). Maintain focus the entire class. Taking notes will help keep you engaged, alert, and awake. Don't think that you can sit back and listen to "absorb" everything the prof is saying— if you don't have good notes to study later, you will be in trouble come test time. Furthermore, you **WILL NOT** be able to retain lecture info long-term (the brain only remembers 42% of what is said, and even less than that after a week).

Note-Taking in College-Level Courses

- Date notes for each class and include title (if provided, the syllabus may include this info) or write down the general theme for the lecture (your prof may state this at the beginning)
- Handwritten note-taking is recommended over using a laptop (the brain remembers better what is *written* than typed, plus you won't be tempted to check social media or email)
- Jot down anything your prof writes on the board, repeats, or emphasizes (especially if it includes dates, names, places, formulas, definitions, pages/passages from the book, etc.)
- Don't worry about neatness, just make sure you can read what you write
- Leave space around important points so they stand out as well as indent for subpoints, examples, charts, diagrams, and any visual aids your prof provides
- Listen for verbal cues like any questions the prof poses to the class or phrases like: "The key point is.... It's especially important to note that....One should keep in mind that...."
- Use symbols to add emphasis, such as underlining, circles, stars, etc.; use arrows to connect common concepts
- When the subject changes, draw a line across the page
- Use abbreviations when possible and write in cursive if you can (it's quicker!)
- Profs may compress important points into the last 5 minutes of class if running out of time; be sure to write extra quickly during the last part of class

Once you've mastered note taking, use notes along with the textbook and other notes from outside class activities (group projects, field trips, review sessions, etc.) to prepare for the test. **To assist with long-term memory, be sure to revisit the material at least three times.** This can be done by rereading, rewriting notes, and self-testing (quizzing yourself, taking practice tests, answering practice questions, making flash cards). Remember to space out study sessions (the opposite of cramming) for best results. **Do NOT multitask** or get distracted (put your phone away). Also, try saying key terms aloud (formulas, dates, big ideas); you'll have a much better chance of recalling the information that way.

STAY ORGANIZED

Keep class materials contained in different notebooks or folders. Consider color-coding these folders by class. In the notebook or folder should be the class syllabus and any previous lecture notes. Bring these with you to class, along with your textbook. (You never know when your professor might allow you to use notes or the textbook for a quiz.) Always come to class prepared! Have with you multiple pencils/pens, extra paper, and any other supplies needed for class. Your grade will benefit from your organization.

Organize and review your class notes within 24-hours of class. Not only will this help you stay organized and neat in your lecture notes, but you can add any concepts you may have missed, fill-in gaps in logic or missing words, make notes more legible, etc. all while the memory is still fresh in your mind. Avoid using highlighters or colored pens in taking notes during class (it wastes too much time), but rather go back and do that later as part of organizing your notes. Color-code related topics or highlight important details to make it easier for studying later.

If your professor offers extra points/credit for attending campus events, review sessions, extra office hours, rewrites of papers, etc., do it! Be certain to add these extra events to your calendar so as not to mix-up your many college obligations. Also consider joining a study group/community and meet at least once a week to work on assignments or discuss the material. This will help keep you on track and be better organized, plus verbalizing and "teaching" new ideas to others will better commit concepts to long-term memory.

ASK FOR ASSISTANCE

Do not feel intimidated to approach your instructor/professor for help. In fact, don't wait until you need assistance to make contact. Stop by during office hours early in the semester and introduce yourself ("Hello, my name is _____. I'm in your Intro to Art History course that meets on Tuesdays and Thursdays at 1:00..."). During office hours you can ask for clarification about assignments, pose general questions, or simply discuss the material. Remember this is part of the instructor's job, so there's no reason to feel shy about meeting. Furthermore, demonstrating an interest in the subject matter and investment in doing your best can only help you in the eyes of a prof.

THIS IS WHAT TO AVOID.

NOT GETTING HELP WHEN NEEDED.

Feeling confused, miserable, or overwhelmed isn't necessary when help is readily available. No issue is off the table, from academics to mental health and well-being. See your **RESIDENT ADVISOR** (if living on campus), professor, academic advisor, financial aid advisor, **STUDENT SUPPORT SERVICE** advisor, or campus health center for assistance. College support staff want to help, and it's their job.

FAILING AN ASSIGNMENT, TEST, OR (GASP!) A CLASS.

Seek assistance before the point of no return: visit with your professor at the first sign of trouble and/or find out about tutoring on campus. If you still fail a course, most campuses have a **GRADE FORGIVENESS POLICY** that will allow you to retake the same class (with the new grade factoring into GPA on your transcript). Note that you can only do that once or twice in your college career, as determined by your college's policy on grade forgiveness.

GETTING BEHIND ON LECTURES OR ASSIGNMENTS.

This can happen when you skip class, so avoid missing. It can be impossible to catch up, given that so much material is covered in a short amount of time.

CHEATING OR BREAKING THE RULES.

Read your college's **STUDENT HANDBOOK** to know the rules on campus. Many college students don't fully understand what constitutes cheating (which is not a viable excuse). See the handbook for policies on other violations such as drugs, alcohol, and even tobacco. College sanctions could include suspension or expulsion, which would be devastating to your education.

MAKING UNHEALTHY CHOICES.

Partying in college is often part of the culture and social expectation, but whether or not you participate in the party scene, you need to make healthy choices as a student. Drinking and substance use can be risky, if not illegal. Use good judgment so as not to put in jeopardy your physical health, good standing as a student, or even future professional career.

PROCRASTINATING.

Do not put off studying or completing assignments until the last minute. "Cramming" and pulling all-nighters simply *do not work.* Stay on top of study time by integrating organization and time management strategies.

GOOD ADVICE IS GOOD



CAMPUS VISIT QUESTIONS

Things to ask when scheduling your campus visit:

- Can I meet professors and students from the department I'm interested in while I'm visiting campus?
- Can I meet with an academic advisor to see what classes I'll need to take for the major I want to study?
- Can I meet with a financial aid advisor during my visit to learn about ways to pay for college?
- If my parents only speak another language, can you provide a translator? Do you offer tours in other languages?

Things to ask your campus tour guide:

- How do I apply for admission? When is the deadline and how much is the application? Do you offer fee waivers?
- How many students attend school here? What's the average class size? Are there multiple campuses and locations?
- Are there specific requirements to be accepted to your school? Do I need to have a certain GPA and ACT score? Are there certain classes I should be taking in high school?
- Do you have dorms or apartments for students? How much do they cost? Do you ever have to turn people away? Where do I find out about off-campus housing?
- What kind of student organizations, activities, and opportunities are there on campus? Where can I find out more about them?
- How do I apply for financial aid, and when are the deadlines?
- What scholarships are available, and when are the deadlines?
- Are there any college planning workshops or college fairs I can attend?
- How do I find a job on campus?

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