

Freshman Year is the Beginning

Your freshman year is the time to begin planning your future after high school. Don't limit your options by missing school, making bad grades or thinking school doesn't matter. School does matter, especially to your wallet! Going to college or getting training after high school increases your job opportunities, your earning power and your ability to enjoy a better life. Get a jump start now by developing good study skills.

Think of this year as a fresh start on your life's path. Plan to take the precollege curriculum during high school. Pay attention to the classes you enjoy the most, because they can lead to a career later on. Remember, when we say "college," we're talking about any education after high school – from beauty school to medical school.

Source: Kentucky Higher Education Assistance Authority (KHEAA) publication: *Getting Started*



How to Jump-start Your College Planning

Seniors are busy right now applying to colleges and getting ready to file their financial aid forms.

But if you're not a senior, you should start or continue planning for college. Below are ideas for things you can do. For more suggestions, visit www.actstudent.org/college/checklist.html

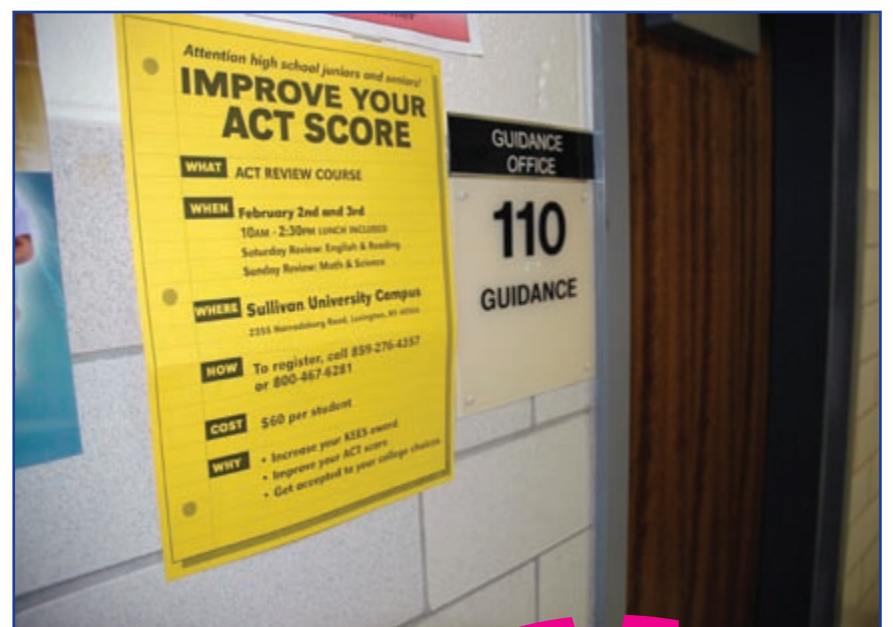
All students should:

- Take challenging courses in English, social studies, math and science.
- Think about careers and investigate possibilities with ACT's DISCOVER[®] or the Interest Inventory portion of EXPLORE[®], PLAN[®] and the ACT[®].
- Participate in extracurricular activities.
- Visit with your counselor and talk about your plans.

Freshmen should:

- Think about reasons for attending college.
- Find out about the differences in the types of schools you can attend after high school.
- Become familiar with college entrance requirements.
- Research college costs.

Source: ACT News You Can Use, December 2007

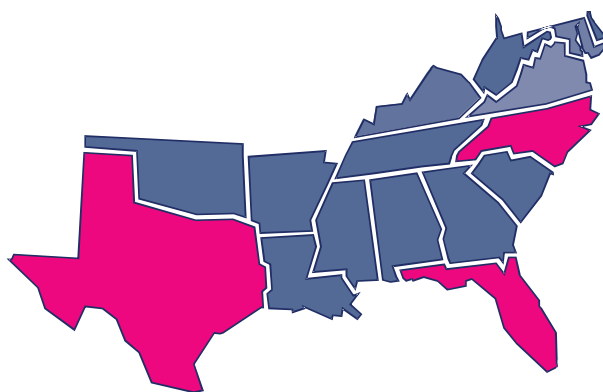


Academic Common Market

It's still early yet, with regard to your own college applications, but just to put a bug in your ear... did you know you might be able to go to an out-of-state school for the same cost as an in-state school? The Academic Common Market (ACM) is a program that enables Kentucky students who are interested in an academic program not offered at a public university in Kentucky to pay in-state tuition at participating colleges and universities.

About 150 schools from the following states participate in the ACM at the undergraduate and graduate levels:

Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia.



For more information about the ACM, visit the following Council on Postsecondary Education website: <http://www.cpe.ky.gov/policies/academicsinit/SREB/ACM.htm>

Source: Kentucky Higher Education Assistance Authority (KHEAA) publication: *Getting In*



Money Matters!

KHEAA's Taking Control of Your Finances is a series of streaming video sessions designed to enhance your money management skills. Each streaming video session runs between 15 and 20 minutes. The sessions are easy to understand and feature audio, video, slides and worksheets. Look for them at <http://www.kheaa.com/website/kheaa/parents?main=1>