

The ChristianEducation.com

“College Success Packet”

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The Value of a Degree

Why is a degree so valuable?

According to the U.S. Census Bureau, college graduates earn an average of \$1 million more during their careers than high school graduates.* A degree may allow for a wider variety of career opportunities and could open doors that would otherwise remain closed.

Average annual earnings for full-time, full-year workers above the age of 18 were.*

- \$21,023 for high school drop outs
- \$31,283 for high school graduates
- \$34,808 for Associate's degree recipients
- \$58,613 for Bachelor's degree recipients
- \$83,144 for Advanced degree recipients

*U.S. Census Bureau, American Community Survey, 2008. To see historical tables, visit the [U.S. Bureau Educational Attainment web page](#). Salary figures are based on a national average and may vary by location.

Education and Unemployment

In the past few years, the U.S. government has also released reports that show that those that have higher education are much less likely to be unemployed. Here are unemployment rates for 2010 based on education level.*

- | | |
|---------------------------------|-------|
| • High school drop outs | 14.9% |
| • High school graduates | 10.3% |
| • Associate's degree recipients | 7.0% |
| • Bachelor's degree recipients | 4.7% |

Source: U.S. Bureau of Labor Statistics. To see detailed information, visit <http://www.bls.gov/cps/cpsaat7.pdf>. Employment figures are based on a national average and may vary by location.

Along with the possibility of higher wages and appealing to a wider range of employers, a college degree may offer career enhancement and more options. Nearly every Fortune 1000 company now requires a degree for upper management and executive positions.

Personal Benefits of Higher Education

In addition to all of the above benefits of having at least some college education, individuals who earn a degree are also more likely to be happier at work. Check out these interesting stats from the [College Board 2010 Education Pays](#) report:

- 58 % of people with some college reported being very satisfied with the jobs, compared to 40% of high school dropouts.
- 18 % more people with a four year degree than those with just a high school diploma reported getting health insurance through their jobs.
- In 2008, the rate of poverty among degree holders was much lower than that of people with just a high school diploma by at least 5%

Benefits of Higher Education on Children

According to the [College Board 2010 Education Pays report](#), these benefits are also passed along to future generations.*

- Children of Bachelor-degree holders were 20% more likely to be able to write their first name by age 5 than children of parents who have a high school diploma
- 18% of children (aged 3 to 5) of high school grads were reported to recognize all the letters of the alphabet, compared to 31% of associate degree holders
- Parents who have more education were much more likely to take their children to community events, libraries, and museums

Why doesn't everyone have a degree?

With so many benefits, why doesn't everyone have a degree? The answer can be broken down into three parts: money, time, and fear.

1. Fortunately, there are solutions for each concern. Paying for higher education can be alleviated for qualifying students with government funding options and/or private loans offered by schools and financial institutions.
2. Many schools and career colleges will work around already busy schedules, offering convenient class times for professionals and families.
3. The remaining concern, fear, can be overcome by familiarizing yourself with the ease, convenience and benefits of online education.

Throughout ChristianEducation.com, you will find valuable information that aims to ease these concerns and give tips for college success.

Researching Schools and Careers

A college degree is highly regarded as something that could change your way of life.. While you may already be thinking about college you might be asking yourself, where do I start? The idea of college is already there, but what about the kind of program you would like to enroll in or the career you would like to pursue in the future.

One of the most important steps to take after deciding to work toward a degree is to research schools and careers. Finding the right school and program is hard work; after all, there are thousands of colleges and universities in the United States to choose from.

What do you want to be when you grow up?

First, you will want to figure what career path you are interested in pursuing. In order to do this, you need to consider a few things:

- Think about your personality type and the kind of environment you would like to work in. Do you prefer being in a leadership position where you make decisions and direct others? Are you interested in trying new things and always looking to make improvements? Find a career field that befits your personality, because in the long run it can make a world of a difference.
- Personality tests are a dime a dozen, but there are some out there that can help guide you in the right direction. A test that considers your personality traits can aid in determining which career direction you should consider is one way to begin. These tests can also open doors to fields you never considered and could be what you've been looking for all along.
- Decide on a career field that in twenty years you will still enjoy. A field that pays well will not

necessarily provide you with the happiness and satisfaction that comes with a field that is meaningful to you and you are passionate about.

- Have you ever considered taking your hobby to the next level? A pastime is most often something you enjoy doing during your spare time, why not work toward making it into something you can do full-time and get paid for.
- Be realistic about your choice. Find out how much education you need for your dream career. . Through exploration, you can learn about work activities, skills, and abilities. Some fields require more schooling, which could possibly lead to a higher salary as well. A great place to start is the [CareerOneStop](#) site, which is sponsored by the U.S. government.
- Most important, find a school that fits your needs. Make sure the school you choose has not only the major you are seeking, but also the correct level of schooling you need. Also, if you have other responsibilities like work or a family, make sure that the school you choose has flexible scheduling options for busy students. And don't be afraid to ask questions. Speak with someone about your goals, scheduling conflicts and what you need to be successful in college.

Shifting gears and following your dreams

You may be in the midst of making a career change, looking to update your resume or improve upon the knowledge you already have. Degrees can make all the difference to those seeking to pursue new careers and those who looking to grow in theirs.

Surely, you've heard the saying "follow your dreams" and making the decision to find the right career path is one way to get moving in the right direction. Most people have always considered a certain career goal, but may have feared following that dream. College is a big step to take, but there is no

reason to not follow your dreams. Make those dreams a reality and begin taking the steps to earning a degree and pursuing the career you've always wished for.

Now that you have an idea of what degrees you are interested in, the next step is to talk to admission advisors at your matched schools. In the next section, you will find out what important questions you should ask as you talk to each school that interests you. The following information will help you in making an informed decision about your education.

Admissions Process

We recommend that you speak to each school you are interested in before making a decision. Explore all your options; you can never have too much information when researching schools.

If you have used the ChristianEducation.com service, you will be contacted in the near future by the schools near you that offer programs matching what you would like to study. By speaking to all recommended schools, you will be better informed when deciding which school is best for you.

Methods of Contact

While each school's Admissions department has a different practice for contacting potential students, here are some common methods you can expect:

- **Phone Call:** When the schools call, don't be afraid to pick up the phone! Typically, you will be contacted by a College Admissions Advisor.. The advisors are there to answer your questions, schedule future appointments with you, help you make informed decisions about going back to school and ultimately, help make the admissions process as easy as possible.
- **Email:** Many schools will send out an email to make contact with potential students. Keep an eye out for incoming mail, and be sure to check your SPAM folder periodically to be sure you receive these emails (or turn off your SPAM blocks if you prefer).
- **Mail:** You may also receive a catalogue and paper application via U.S. Postal Service from schools.

Admissions Process

Step 1: The First Phone Call

During the first phone call, the Admissions/Enrollment Advisor or Counselor may want to schedule an interview time to speak with you. Otherwise, he may want to discuss the following during the first call and then schedule an interview or a time for you to visit the school:

- Selecting the right program for your career and life goals

- Your schedule and any time or life constraints for going back to school

When you speak with the Admissions Advisor from each school he should provide you with specific information regarding his school and its offerings. It's a good idea to ask the same questions so you can make accurate comparisons.

The following questions will be helpful to you — you can print these out and write down the answers as you speak to each school:

1. *What type of accreditation do you hold?*

Schools may hold regional or national accreditations from various private accrediting agencies. The two types of accreditation include “institutional” and “specialized,” or “programmic.” An institutional accreditation applies to the entire school and its programs, while a specialized accreditation generally applies to a specific degree program or school of study within the college or university. Accreditations help to ensure that the degree earned matches a certain industry standard for level of knowledge and proficiency obtained. Most employers hire only graduates of accredited programs and most schools will accept as graduate students only those with undergraduate degrees from accredited universities or colleges. A good place to start a search for an accredited program is provided by the U.S. Department of Education, at <http://ope.ed.gov/accreditation/> .

2. *Do you offer any school scholarships or grants? Title IV funding (government financial aid)? Help with Private loans?*

Some schools may offer their own financial aid packages to qualifying students. Most will participate in state and/or federal aid programs. Private loans may be a good alternative if you are not eligible for federal or state aid. An excellent starting point for questions on how to pay for your post-secondary schooling is the U.S. Department of Education's “Funding Your Education” page, at <http://studentaid.ed.gov/PORTALSWebApp/students/english/funding.jsp>.

3. *Do you accept transfer credits from _____ school? (if you have any to transfer)*

The rules will vary from school to school — something to think about if you move often because of your or your spouses work.

4. *Do you offer any credit for life experience?*

Some programs may have the means to assess and convert your life experience, including

military experience, professional certifications, and work experience to college credit. This is commonly accomplished through standardized tests or credits from other institutions. The amount of credit allowed will vary by school. Information specifically about how to qualify military experience for college credits may be found at <http://www.military.com/timesaving-programs/college-credit-for-military-experience>*

5. *Do you accept CLEP transfer credits?*

College Level Examination Program credits are offered by the College Board, usually for the types of courses a student would attend in her first two years of classes, and may qualify you for anywhere from 3 to 12 college credits per exam, depending on the individual requirements of the school. Exams are offered in a variety of subjects, including Composition and Literature, Foreign Languages, History and Social Sciences, Science and Mathematics, and Business. Exams are 90 minutes in length each, with primarily multiple-choice questions, and generally cover one college course worth of material, as determined by your specific school or program. This means that with a passing grade you may earn college credits you could use toward meeting your program's degree requirements. The College Board recommends that “you consult a textbook for the course at your college that is comparable to the exam you plan to take” in preparation for the test. More information about the CLEP program is available at the College Board website, at <http://www.collegeboard.com/student/testing/clep/about.html>.

6. *How long will it take to complete your program?*

Schools will usually offer information about the expected length of attendance, and some may have policies concerning the total length of attendance allowed before earning a degree or diploma. The total number of credits earned per course will also vary based on whether your school operates on a quarterly or semester system.

7. *Do you have a career services department?*

Many schools now offer job placement services for graduates of their degree programs. Some programs are also affiliated with professional organizations which offer career placement within their field or fields of expertise.

8. *Do you have academic advisors?*

An academic advisor can be one of your greatest assets. They can help you map out your degree path in order to maximize your educational value and earning and job satisfaction

potential.

9. *How does your program work?*

Don't be afraid to ask the seemingly simple questions. Getting a good idea of the basics of a college program is essential in choosing the one that is right for you. Ask if there is a guided tour or tutorial of the school's interface available for you to "test drive."

10. *What is the time investment associated with this program on a weekly basis?*

The time investment will obviously vary by the number of credit hours attempted per semester, but a general rule for post-secondary education institutions is that for every one hour spent in class (in person or online), a student can expect to spend two to three hours outside of class time reading, studying, working on assignments, and participating in chats, discussion boards, etc. For a typical semester, students can expect to spend anywhere from 36 to 48 hours per week on school.

***Note:** Be sure to let the Advisor know if you are Active Military or a Veteran, as there are military-specific scholarships and aid packages available to qualifying students, and there are thousands of accredited learning institutions offering a variety of degree programs. Some schools may waive application fees and may even have lower tuition rates for military personnel. Others may even have school-specific military aid available. Fees for entrance exams such as the LSAT or GRE may also be waived, so be sure to explore all available avenues, both through your school and your military liaison. Active soldiers may want to visit the official eArmyU website, at https://www.goarmyedu.com/public/public_earn_degree-earmyu.aspx to find out how to apply for tuition assistance and fill out necessary paperwork and applications. The site is like a virtual guidance counselor as it walks you through the steps necessary to further your education.

The GI Bill/Veterans Affairs website, at <http://gibill.va.gov/>, is an invaluable resource for all military personnel, including veterans. You will find a wealth of information about benefits, including tuition assistance and GI Bill approved degree programs and colleges. Visit the website prior to your appointment with your admissions advisor in order to catch up on the latest opportunities and be sure your applications are processed and filed for all available forms of aid you may qualify for. Also, make sure to find out if credits from other institutions are accepted.

Step 2: Visit the Schools

Most schools will offer “open houses” or times where you can visit the school to make sure it is somewhere that you want to attend. Ask the school if they will allow you to sit in on some classes while you are there. This is a great way to make sure that the school’s instruction fits your learning style. It is also a great way to make sure that you are choosing the right subject to learn.

Another department you will want to meet with is financial aid. If you need help paying for school (as many people do), the professionals here can answer any questions you may have. They will also know of any scholarships, discount plans, or tuition reduction plans that the school may offer to qualified students. Many career colleges may partner with the county’s unemployment office to offer retraining opportunities. You might be surprised at how many career diploma programs or career-specific degrees are offered completely for free to qualifying students through your local WorkForce program. You can learn more about this at the [Workforce website](#).

Step 3: Applications and Forms

After you have spoken with the schools and have chosen the ones that you want to apply for, you may encounter the following scenarios.

- You will probably have to fill out an application. Many schools have strictly enforced deadlines; however, do not be intimidated by this. These deadlines are established to separate serious students from non-serious students.
- You may be asked to pay an application fee, depending upon the school's requirements. Make sure you ask the school if there are any fees associated with filling out the application.
- You may be asked to fill out financial aid paperwork. Some schools will complete your financial aid package prior to your acceptance, while other schools may wait until you are accepted.
- You may be asked to speak with a financial aid representative or a student accounts officer to set up a payment plan.
- Some schools may require you to take a short exam or write an essay.

Always feel free to contact your Admissions/Enrollment Advisor or Counselor with any questions. Most will follow up with you to see what questions or concerns you may have.

Step 4: Enrollment Paperwork

When you have chosen and been accepted by the school you wish to attend, you will be asked to sign an enrollment agreement.

This is typically a three to seven page document that contains your personal information, your program of interest, what the institution is promising you, and what your obligations to the institution are.

Once you sign the document (you may e-sign, or sign manually and fax or mail back), you are enrolled!

Step 4: Course Registration

Most institutions will recommend which classes to register for first. Others may let you select from the course catalog. Keep in mind that if your school recommends that you register for certain classes, it is best to do so according to their guidelines.

In many cases, you can register online or on the phone. Once your registration is complete, many schools offer an orientation course to familiarize you with the school and its instruction style. It is recommended that you complete this course, as it will serve to benefit you.

Helpful Hints

You might become anxious as your start date draws near. Just remember that this is normal, and that the first week of school might feel like culture shock. After a couple of weeks, you'll get used to it. It will become part of your daily schedule and everything will begin to feel normal.

Simply keep reminding yourself:

- "My education may enable me to make more money over my lifetime."
- "My education may enable me to work toward moving up the ladder in my company or getting a better job."
- "My education can allow me to do something I enjoy for a living."

- "My accomplishment will inspire my children."

You may even want to post these inspirational phrases next to your computer or on your desk. They might come in handy if you are ever feeling overwhelmed or discouraged.

Financial Aid Process

When it comes to finding a way to help pay for higher education, you may have numerous options to consider: grants, work study, loans, and scholarships. If you are eligible, work study programs allow you to work for the funds you need for school. Most schools have a financial aid department that will walk you through the various applications and options available to you.

To apply for grants, work study, and loans, you must first fill out a FAFSA (Free Application for Federal Student Aid).

Filling out the FAFSA

The FAFSA's basic function is to figure out your "Expected Family Contribution," or EFC, which is calculated using information that you provide on the form about your income and assets. The amount of aid (grants, student loans, and Federal work-study) you may receive depends on this amount, the cost of your attendance and whether you are a full-or part-time student. A simplified explanation of how your aid is calculated might look like this:

- Cost of Attendance
- Expected Family Contribution
- Amount of Aid Given

To get a FAFSA you can fill out the form completely online at www.fafsa.ed.gov, download a pdf version of the form at www.FederalStudentAid.ed.gov, or call 1-800-4-FED-AID to request a paper form. Completing the form and submitting it online is the fastest way to get it processed, plus you can sign in and get updates on the financial aid process. Otherwise, you can mail in the form. A suggested method is printing out the pdf form, filling it out, and then using that to answer the questions online.

It is a good idea to get everything you need to fill out the FAFSA first. Here is a list to get you started:

- Social security card
- Driver's license (if you have one)
- Permanent Resident Receipt Card (if you are not a U.S. citizen)
- Records of money earned in the previous year including W2s and 1099s. For example, if you

are applying for aid in 2009, you will need your 2008 records.

- Previous year's tax return. If you have not done your taxes, you still must calculate your adjusted gross income and taxes by following the IRS instructions.
- Records of any non-taxable income, such as social security benefits, temporary assistance for needy families, and veteran's benefits
- Records of any child support that you must pay
- Records of any Federal Work-Study earnings
- Records of grants, scholarships and fellowship aid
- Stock, bond, and other investment records
- Business records
- Current statements from your bank
- Any documentation of unusual financial circumstances, such as job loss, high medical bills, death or divorce

When you are filling out your FAFSA, there are some important things that you should remember to make sure that you receive all the aid that you are eligible for. These are:

- For money questions, if you have nothing to report do not leave the answer blank, use a zero.
- The Earned Income Credit is considered "untaxed income". Retirement plan contributions and military food and housing allowances are other types of untaxed income.
- Answer yes to all types of aid you may need; this does not obligate you to anything and answering no does not qualify you for more of another type of aid.

Grants

Federal grants may be available for qualifying undergraduate students with a substantial financial need. The amount of money awarded ranges depending on which grants you qualify for. Receipt of aid is based on your need, which is determined by filling out an application known as the free application for federal student aid - or "FAFSA." This application will require your tax information, and, in some cases, that of your guardian or spouse. (Please call 1-800-4-FED-AID for questions regarding required information.)

Federal Pell Grants

Federal Pell Grants are one of the largest sources of "gift aid" awarded to undergraduate students and are based on financial need.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/aboutus.jsp>). How much you may be awarded depends on your Expected Family Contribution, your cost of attendance, whether you're a full-time or part-time student, and whether you attend school for a full academic year or less. ... You may receive only one Pell Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

- **The Iraq and Afghanistan Service Grant** * For students under 24 who are not eligible for the Pell Grant but whose guardian or parent was killed in connection with service in Iraq or Afghanistan following September 11, 2001
- The award amount for this grant is equal to the maximum Pell Grant award amount.

*Source: <http://studentaid.ed.gov/PORTALSWebApp/students/english/IraqAfghanServiceGrant.jsp>

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG awards are given to undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You may be eligible to receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding level of the school you are attending, and the policies of your school's financial aid office.*

- Maximum \$4000 annually, but average tends to be \$1000* Available to extremely needy undergraduates only and is normally given in addition to Pell Grant
- School determines eligibility (campus-based aid program)

*<https://studentaid.ed.gov/PORTALSWebApp/students/english/FSEOG.jsp>

Academic Competitiveness Grant (ACG)*

- 1st year up to \$750; 2nd year up to \$1300
- Must be eligible to receive the Pell Grant
- 1st year recipients must have graduated high school after January 1, 2006, be in their first year of a degree program, and have completed a “rigorous secondary school program of study.”
- 2nd year recipients must have graduated high school after January 1, 2005, be in their second year of a degree program, have at least a 3.0 cumulative GPA, and have completed a “rigorous secondary school program of study.”
- For more information about what counts as a “rigorous secondary school program of study,” visit <http://www.ed.gov/admins/finaid/about/ac-smart/state-programs.html>

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

National Science and Mathematics Access to Retain Talent (SMART) Grant*

- Maximum \$4000 annually
- Must be eligible to receive the Pell Grant
- Must maintain at least a 3.0 cumulative GPA
- Must be a third- or fourth-year student enrolled in specified math or science degree programs
- For more information on eligible fields of study, visit <http://ifap.ed.gov/dpclatters/attachments/GEN1012Attach.pdf>

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

Teacher Education Assistance for College and Higher Education (TEACH) Grant*

- Maximum \$4000 annually
- Must enter into an agreement to teach for four years (within eight years of completing college) at an elementary or secondary school serving children who are low-income and is a designated teacher shortage area
- Does not have to be paid back unless student does not fulfill the agreement

[*http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp](http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp)

Additional Grant Resources

Grants.gov - <http://www.grants.gov>

Grants.gov allows individuals and organizations to electronically find and apply for Federal grants and fellowships. Grants.gov is *the* single access point for over 1,000 grant programs offered by all Federal agencies that offer grants. New grant opportunities are added often.

GovBenefits.gov - <http://Govbenefits.gov>

GovBenefits.gov is the official benefits website of the U.S. Government. The site includes information on grants given by the government.

Student Aid on the Web - <http://studentaid.ed.gov>

This site, which is administered by the U.S. Department of Education, offers information on options that are available to help you fund your college education. It also includes information on filling the FAFSA.

For more information about applying for federal grants, speak to your school's financial aid office or view the U.S. Department of Education's [Financial Aid Resource Publication](#).

Work-Study Programs

The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing you to earn money to help pay education expenses. The program encourages community service work and may try to offer work related to your course of study. Since a school may have requirements specific to that particular school, details regarding eligibility and other program requirements is best answered by the individual school.

For more information on specific programs offered by schools, visit the [Education Resource Organizations Directory](#).

Federal Loans

When borrowing funds to pay for your education, federal loans offer a low-cost loan alternative with favorable repayment options, making them an attractive place to start. Both Federal Stafford Loans and Federal Perkins Loans are available to qualifying undergraduate and graduate students. Federal Stafford loans are available in subsidized and unsubsidized funds.

Subsidized Stafford Loan

If you demonstrate financial need, you can borrow a Subsidized Stafford Loan to cover some or all of that need. For a subsidized loan, the U.S. Department of Education pays the interest while you're in school at least half time, for the first six months after you leave school, and during periods of deferment (when you are eligible to delay payments for qualifying reasons).

Unsubsidized Stafford Loan

An Unsubsidized Stafford Loan is not based on financial need. With this type of loan, qualified students are responsible for paying interest on the loan from the time the loan is disbursed until it's paid in full. You can pay the interest as you go along. Or, you can allow the interest to accrue (accumulate) — for example, while you're in school — and have the interest added to the principal amount of your loan later. This means the interest will be "capitalized." Keep in mind that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along.

To apply for a subsidized or unsubsidized Stafford Loan, you must first submit your [Free Application for Federal Student Aid \(FAFSA\)](#). While the unsubsidized Stafford Loan is available to all qualifying students regardless of financial need, a FAFSA must be submitted for eligibility.

Federal Perkins Loans

A Federal Perkins Loan is another low-interest loan available to qualifying undergraduate or graduate students. This campus-based loan uses government funds with a share contributed by the school. Your school will determine your eligibility for and the amount of your Federal Perkins Loan and payment is made back to the school.

To apply for this loan program, you must complete a [Free Application for Federal Student Aid \(FAFSA\)](#). Your school's Financial Aid Office will then determine your eligibility for this program and

help you with the process for obtaining funds.

Federal PLUS Loan

For parents of dependent undergraduate students, the Federal Parent Loan for Undergraduate Students offers an attractive low-interest alternative to help pay for their children's education. A PLUS loan allows for parents to borrow up to the full cost of education minus any financial aid received.

Additionally, interest on student loans is tax deductible, so parents should also consult with their tax advisor.

Federal Student Aid Summary

The following is a summary of the U.S. Department of Education's Federal Student Aid (FSA) programs that may help you pay for school. Check with your school to find out which programs your school participates in.

Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amounts they qualify for	\$400 to \$5,550 for 2010-11
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	\$100 to \$4,000
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least minimum wage	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: must be repaid	5% loans for both undergraduate and graduate students; payment is owed to the school that made the loan	\$4,000 maximum for undergraduate students; \$6,000 maximum for graduate students; no minimum award amount

Subsidized FFEL ¹ or Direct ² Stafford Loan	Loan: must be repaid; you must be at least a half-time student	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods	\$2,625 to \$8,500, depending on grade level
Unsubsidized FFEL ¹ or Direct ² Stafford Loan	Loan: must be repaid; you must be at least a half-time student	Unsubsidized: Borrower is responsible for interest during life of the loan; financial need not a requirement	\$2,625 to \$20,500, depending on grade level (includes any subsidized amounts received for the same period)
FFEL or Direct PLUS Loan	Loan: must be repaid	Available to parents of dependent undergraduate students enrolled at least half time	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum award

¹ This type of Stafford Loan is from the Federal Family Education Loan (FFEL) Program. The loan is known as a FFEL (or Federal) Stafford Loan.

² This type of Stafford Loan is from the William D. Ford Federal Direct Loan Program. The loan is known as a Direct Loan.

Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243)

TTY users (for the hearing-impaired) can call 1-800-730-8913

Callers in locations without access to 800 numbers may call 1-319-337-5665 (this is not a toll free number)

Scholarships

Scholarships are a great source of educational funding to apply for because they may be available through a variety of sources including companies, organizations and clubs. Scholarships may be based on a variety of factors. Academic performance, financial need, religious affiliation, minority status, heritage, a specific set of criteria that is important to the organization providing funds or community affiliations are all examples of what could make you eligible for a particular scholarship, if you qualify.

Additionally, individual educational institutions may offer individual scholarships. These scholarships may be school specific. You should inquire about these when conversing with the school's Admissions Advisor.

Depending on whether you may qualify, various scholarship applications may be available online.

Once you have inquired about whether you may be eligible for a particular scholarship and are looking to apply, keep the following points in mind:

1. When writing an essay, try to remember who your audience is. For instance, consider who is reading your essay, and direct your verbiage to that particular organization or institution.
2. Apply for scholarships as early as possible.
3. Ensure that you are meeting all criteria the essay requires of you. Be open, honest, and be sure to follow instructions precisely.
4. When mailing in a scholarship application, be sure to send it certified mail and request a receipt to ensure whoever is offering the scholarship receives it.
5. Double-check your spelling and grammar

Additional Tips for Applying for Scholarships:

- Review due dates and apply as early as possible. Some scholarships will have a specified due date. If the scholarship's due date has passed, write down the information so you can apply for it next time it is offered. Also, it is important to apply for scholarships before the due date. Errors in shipping and other last minute complications could cause a delay in your scholarship application.

- Carefully review the qualifying criteria - scholarships are typically awarded to people who meet certain criteria. Some examples of qualifying criteria are: (1) Creed, (2) Race, (3) Gender, (4) Membership in an organization, and (5) Intended major.
- Review qualifying activities - scholarships may have qualifying activities such as essays and letters of recommendation. It is important to complete all of these.
- Here are some crucial things to keep in mind as you complete your essay:
 - Ensure that you are meeting all criteria the essay requires of you. Be open, honest, and be sure to follow instructions precisely.
 - Before sending out the application and any accompanying documents, make sure everything is completed to specification. A misspelled word or missing document can ruin your chances of receiving the scholarship.
 - Be sure to use a proper mailing method. When mailing in a scholarship application, be sure to send it certified mail and request a receipt, to ensure whoever is offering the scholarship receives it.

Examples of Available Scholarships

The Gates Millennium Scholars

<http://www.gmsp.org>

Award Amount - varies

These scholarships are funded by a grant from Bill & Melinda Gates.

Eligibility:

- Are African American, American Indian/Alaska Native, Asian Pacific Islander American or Hispanic American
- Are a citizen/legal permanent resident or national of the United States
- Have attained a cumulative GPA of 3.3 on a 4.00 scale (unweighted) at time of nomination
- Will be entering a U.S. accredited college or university as a full-time, degree seeking freshman
- Have demonstrated leadership abilities through participation in community service, extra-curricular or other activities
- Meet the Federal Pell Grant eligibility criteria Have all three required forms (Nominee Personal Information Form, Nominator Form, and Recommender Form) completed and submitted by the deadline

Harry S. Truman Scholarship

Award Amount - \$30,000

<http://www.truman.gov/>

The Truman Scholarship provides up to \$30,000 in funding to students pursuing graduate degrees in public service fields.

Eligibility:

- Are, at the time of application, full-time students pursuing a bachelor's degree with junior-level academic standing
- Have senior-level standing in the third year of college enrollment; or is a senior and a resident of Puerto Rico, the Virgin Islands, or a Pacific Island
- Have a record of community service

- Have demonstrated leadership potential

Hispanic Scholarship Fund

<http://www.hsf.net/Scholarships.aspx>

Award Amount - varies

The Hispanic Scholarship Fund (HSF) is the nation's leading organization supporting Hispanic higher education. There are several different scholarships with slightly different requirements, but the general requirements are as follows:

- Are of Hispanic Heritage: persons descended from Mexican, Puerto Rican, Cuban, Dominican, Central American (excluding Belize), South American (excluding Guyana, Suriname and French Guiana), or other Spanish cultures
- Is a US citizen OR legal permanent resident with a valid permanent resident card or passport stamped I-551
- Have a minimum 3.0 cumulative GPA on a 4.0 scale (or the equivalent)
- Are pursuing or plan to pursue their first undergraduate or graduate degree
- Must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA)

Hispanic College Fund Scholarship

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

Award Amount – varies

The Hispanic College Fund provides talented and underprivileged Hispanics with vision, mentors, resources and scholarships. They offer several different scholarships, each with different requirements, but generally students:

- Must be U.S. citizens or permanent residents residing in the United States
- Must be studying full-time in the United States or Puerto Rico
- Must have a minimum GPA of a 3.0

The Jack Kent Cooke Scholarship

<http://www.jackkentcookefoundation.org>

Award Amount - varies

The mission of the Jack Kent Cooke Foundation is to help young people of exceptional promise reach their full potential through education. There are two different scholarships and requirements for each.

Jack Kent Cooke Undergraduate Transfer Scholarship

Eligibility:

- Be a current student at an accredited U.S. community college or two-year institution with sophomore status, or a recent graduate
- Plan to enroll full-time in a baccalaureate program at an accredited college or university
- Have a cumulative undergraduate grade point average of 3.50 or better on a 4.0 scale (or the equivalent)
- Have unmet financial need
- Be nominated by his or her two-year institution
- Not previously have been nominated for a Jack Kent Cooke Foundation Undergraduate Transfer Program scholarship

Jack Kent Cooke -Graduate Scholarship:

Eligibility:

- Be an active senior or a recent graduate of an accredited U.S. college or university
- Have demonstrated unmet financial need
- Have a cumulative undergraduate grade point average of 3.50 or better on a 4.0 scale (or the equivalent)
- Be nominated by his or her undergraduate institutionNot previously have been nominated for the Jack Kent Cooke Foundation graduate scholarship
- Plan to attend a full-time graduate or professional degree program at an accredited university. This must be the first graduate degree the candidate has ever pursued.

Jackie Robinson Foundation Scholarship

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

Award Amount - \$7,500 per year

The Jackie Robinson Foundation awards scholarships to minority students who show leadership potential and have financial need.

Eligibility:

- Must be a minority high school student
- Must be a US citizen
- Must have demonstrated academic achievement and financial need
- Must have proven leadership potential and an interest in serving your community

The Ron Brown Scholarship

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

Award Amount – Up to \$10,000 annually

The Ron Brown Scholar Program seeks to identify African-American high school seniors who will make significant contributions to society.

Eligibility:

- Must be a high school senior
- Excel academically
- Exhibit exceptional leadership potential
- Participate in community service activities and
- Demonstrate financial need
- Are US citizens or hold a permanent resident visa card.

Sam Walton Community Scholarship

http://www.act.org/walmart/community/files/swcs_guidelines.pdf

Award Amount - \$3,000

Every year Wal-Mart Stores, Inc. awards this scholarship to more than 2500 eligible applicants.

Eligibility:

- Not a Wal-Mart associate or immediate relative
- Senior, graduating high school in spring 2006 OR have GED equivalency (see application for

details)

- Must be a Permanent Legal Resident for at least one year
- Have proof of SAT or ACT test scores
- Can prove financial need by required documents
- Can prove at least a 2.5 Cumulative GPA

Discover Scholarship Program

<http://www.discoverfinancial.com/community/scholarship.shtml>

Award Amount - \$30,000

Discover Card sponsors this Scholarship Program for high school juniors to applaud exemplary accomplishments and to support continued education and training beyond high school. Up to ten scholarships are awarded each year.

Eligibility:

- Are a Junior enrolled in an accredited public or private high school in the United States
- Have at least 2.75 cumulative grade point average (GPA) on a 4.0 scale for the 9th and 10th
- Demonstrate accomplishments in Leadership and Community Service and have faced a significant roadblock or challenge

The Marine Corps Scholarship

<http://www.mcsf.com>

Award Amount - varies

This scholarship was established to provide financial assistance in the form of scholarships for higher education to deserving sons and daughters of Marines and children of former Marines, with particular attention being given to children whose parent was killed or wounded in action.

Eligibility: you must be the son/daughter of one of the following:

- An active duty or reserve U. S. Marine
- A U.S. Marine who has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Marine Corps
- An active duty or reserve U.S. Navy Corpsman who is serving, or has served, with the U.S. Marine Corps

- A U.S. Navy Corpsman who has served with the U.S. Marine Corps and has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Navy

Also, you must:

- Be a high school graduate, or registered as an undergraduate student at an accredited college or post high school vocational/technical institution (Scholarship awards are not available for graduate study)
- Have a maximum family adjusted gross income of \$80,000 or less. The limit increases by \$10,000 if an applicant's sibling also applies. For the purpose of determining eligibility, non-taxable allowances received by military members on active duty are NOT included in determining adjusted gross income. This income limit requirement is waived for any applicant whose parent was killed in combat in the Global War on Terror.
- Must have a GPA of at least 2.0

The Coca-Cola Scholars Foundation Scholarship

<https://www.coca-colascholars.org/cokeWeb/>

Award Amount - varies

The Coca-Cola Scholars Foundation awards 50 \$20,000 scholarships and 200 \$10,000 scholarships.

Eligibility:

- Currently a high school senior
- Planning to pursue a four year degree at an accredited U.S. institution
- U.S. Citizens, Nationals, Permanent Residents, Temporary Residents (in a legalization program), Refugees, Asylees, Cuban-Haitian Entrants, or Humanitarian Paroles
- Must carry a minimum 3.0 GPA at the end of junior year in high school

Talbots Women's Scholarship Fund Scholarship

<http://www.thetalbotsinc.com/brands/talbots/charitable/scholar.asp>

Award Amount - varies

Talbots Charitable Foundation will award \$100,000 in scholarships to women determined to finally earn that college degree. Five women will receive \$10,000 scholarships and 50 women will receive

\$1000 scholarships.

Eligibility:

- Seeking an undergraduate degree from an accredited two- or four-year college or university or vocational-technical school
- Have financial need
- Have earned their high school diploma or GED at least 10 years ago

National Merit Scholarship

Award Amount - varies

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

The National Merit® Scholarship Program is an academic competition for recognition and scholarships that began in 1955. There are many scholarships awarded in this competition, including thousands of corporate and college sponsored scholarships.

Eligibility:

- Take the PSAT/NMSQT® in the specified year of the high school program and no later than the third year in grades 9 through 12, regardless of grade classification or educational pattern
- Be enrolled full time as a high school student, progressing normally toward graduation or completion of high school, and planning to enroll full time in college no later than the fall following completion of high school and
- Be a citizen of the United States; or be a U.S. lawful permanent resident (or have applied for permanent residence, the application for which has not been denied) and intend to become a U.S. citizen at the earliest opportunity allowed by law

Pride Foundation Scholarships

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

Amount Award - varies

Pride Foundation and GSBA have over 50 different types of scholarships available, but students only need to fill out one application. The eligibility requirements are different for each scholarship.

Burger King Scholarship

<http://www.bkscholars.scholarshipamerica.org/>

Award Amount - \$1,000

These scholarships are awarded to students throughout the United States, Canada and Puerto Rico.

Eligibility:

- Are a high school senior
- Maintain a cumulative grade point average of 2.5 or more on a 4.0 scale or the equivalent
- Work part-time an average of 15 hours per week, 40 weeks per year (unless individual circumstances prevent the student's involvement)
- Demonstrate participation in community service and/or co-curricular activities
- Demonstrate financial need
- Receive written nomination and signature from a school official and an employer recommendation (neither of whom is related to the student)
- Plan to enroll in an accredited two- or four-year college, university, or vocational/technical school

Jane M. Klausman Women in Business Scholarship

<http://www.zonta.org/WhatWeDo/InternationalPrograms/JaneMKlausmanWomenInBusinessScholarship.aspx>

Award Amount - \$5000

Women of any nationality pursuing undergraduate business degrees who demonstrate outstanding potential in the Business field are eligible.

Eligibility:

- Demonstrate intent to complete a program in business and show outstanding achievement in business-related subjects, as recorded on the official university/college/institute transcript
- Be eligible to enter the third or fourth year of an under-graduate degree program at an accredited university/ college/institute program at the time funds are received
- Have achieved an outstanding academic record during the first two-three years of academic studies

Microsoft Scholarships

http://www.microsoft.com/college/ss_overview.msp

Award Amount - varies

A Microsoft scholarship provides a leg up so you can pursue studies in computer science and related technical disciplines.

Eligibility:

- Enrolled full time in a Bachelor's degree program at a college or university in the United States, Canada, or Mexico at the time you submit the application
- Making progress toward an undergraduate degree in computer science, computer engineering, or a related technical discipline such as electrical engineering, math, or physics.
- Demonstrated interest in computer scienceMaintain a 3.0 cumulative grade point average out of a possible 4.0, or a 4.0 cumulative grade point average out of a possible 5.0

The Stephen Phillips Memorial Scholarship

<http://www.phillips-scholarship.org/>

Award Amount - \$3,000 to \$10,000 annually

This scholarship is offered to students with financial need who display academic excellence, strong citizenship and character, and a desire to make a meaningful contribution to society.

Eligibility:

- Have a GPA 3.0 or higher (on a 4.0 scale)
- Be enrolled in a demanding course of study
- Demonstrate skilled writing ability
- Rank in the top 20% of the graduating class (High School)
- Demonstrate a desire to make a meaningful contribution to society both present and future
- Be involved in a balance of community, school and work activities
- Heavy student loan burden
- Special financial circumstances
- Low EFC (Expected Family Contribution) from the FAFSA Student Aid Report

Unmet Need Scholarship

http://www.thesalliemaefund.org/smfnew/scholarship/Unmet_need.html

Award Amount – \$1000 to \$3000

This scholarship is administered by the Sallie Mae Fund. Its intention is to supplement financial aid packages that are more \$1000 less than what is needed to go to school.

Eligibility:

- Must have a combined income of \$30,000 or less
- U.S. citizen or permanent resident who is enrolled as a full-time student in an undergraduate program
- Have a 2.5 cumulative GPA on a 4.0 scale

American Dream Scholarship Program

<http://www.uncf.org/forstudents/scholarDetailSGA.asp?id=299>

Award Amount - \$500 to \$5000

The Sallie Mae Fund and the United Negro College Fund has partnered to award this scholarship to African Americans with financial need.

Eligibility:

- Must be African American
- Meet the Pell Grant eligibility criteria
- Be a U.S. citizen or permanent resident
- Enrolled full-time in an undergraduate degree program
- Have a minimum 2.5 GPA on a 4.0 scale

Google Anita Borg Memorial Scholarship

<http://www.google.com/intl/en/anitaborg/>

Award Amount - varies

This scholarship is administered by Google and honors the memory of Dr. Anita Borg and supports women in technology. Recipients will receive \$10,000 award and finalists will each receive a \$1000 scholarship.

Eligibility:

- U.S. Citizens and permanent residents, international students
- Must be a female student entering her senior year of undergraduate study or be enrolled in a graduate program
- Be enrolled in a computer science or computer engineering degree, or a closely related

program

- Maintain a 3.5 GPA on a 4.0 scale, or a 4.5 on a 5.0 scale

Higher Reach Scholarship

<http://www.act.org/walmart/reach/>

Award Amount – varies

This scholarship is for Walmart employees who are going back to school. The award amount depends on how many credits you are taking and whether you are enrolled in a two or four year program.

Eligibility:

- Must be employed at Walmart as a part-time or full-time employee for at least six months
- Must be a U.S. citizen or permanent resident
- Must have graduated high school or received their GED by August 1, 2008

National Scholarship Program

<http://amvetsnsf.org/scholarships.html>

Award Amount - \$4000 over four years

The AMVETS association gives out three of these scholarships a year to U.S. veterans who show merit and financial need.

Eligibility:

- Must be a U.S. veteran and U.S. citizen
- Must exhibit financial need

Minority Nurse Scholarship Program

<http://www.minoritynurse.com/scholarships/apply-2010-minority-nurse-scholarship-program>

Award Amount – varies

The Minority Nurse Magazine sponsors three scholarships a year for students pursuing a nursing degree, one \$3000 award and two \$1000 awards.

Eligibility:

- Must be a minority
- Be a U.S. citizen or permanent resident
- Must be enrolled in your third or fourth year of a BSN program, an RN-to-BSN or BA-to-BSN program, or a BA-to-MSN program
- Have at least a 3.0 on a 4.0 scale

SGNA RN General Education Scholarship

<http://www.sgna.org/AboutUs/AwardsandScholarships.aspx>

Award Amount - \$2500

The Society of Gastroenterology Nurses and Associates offers this scholarship to show their commitment to easing the nursing shortage. Students do not have to pursue gastroenterology. Funds are given out to the student as a reimbursement.

Eligibility:

- Must be enrolled as a full-time nursing student
- Must have a minimum of a 3.0 GPA

Wells Fargo American Indian Scholarship

<http://www.aigc.com/02scholarships/wellsfargo/wellsfargo.htm>

Award Amount – varies

This scholarship is sponsored by Wells Fargo and administered by the American Indian Graduate Center. It is meant to help American Indian students pursue a graduate degree.

Eligibility:

- Must be an enrolled member of a federally recognized American Indian Tribe or Alaskan Native Group
- Pursuing a career in banking, resort management, gaming operations, or management
- Full-time junior or senior undergraduate student, or a graduate student
- Maintain a 3.0 on a 4.0 scale
- Demonstrate financial need

The JRF Scholarship Program

<http://www.rankinfoundation.org/apply/default.php>

Award Amount – varies

These scholarships are awarded by the Jeannette Rankin Foundation and are meant to help low income women pursue higher education.

Eligibility:

- Must be a U.S. citizen and a woman aged 35 or older
- Enrolled or accepted to an accredited school
- Pursuing a vocational or technical education, associate’s degree or first bachelors degree
- Must be low income according to the U.S. Department of Labor’s income standards

The APIASF Scholarship

http://apiasf.org/scholarship_apiasf.html

Award Amount – varies

The Asian and Pacific Islander Scholarship Fund awards this scholarship to first year degree seeking students of Asian or Pacific Islander descent.

Eligibility:

- Must be of Asian or Pacific Island decent according to the U.S. Census
- Be a U.S. citizen or permanent resident
- Be enrolled at a U.S. institution as a first year full-time degree seeking student
- Have a 2.7 GPA on a 4.0 scale, or the GED equivalent
- Must apply for federal financial aid using the FAFSA

Additional Scholarship Resources

The list above is only a very small sampling of the available scholarships out there. There are many websites that have thousands of scholarships listed, which you can search using personal criteria. Here is a few of them.

FastWeb

You must create a profile, but this website has one of the largest lists of scholarships available on

the internet. Also, they will send you notifications of new scholarships as they are added, as well as reminders of due dates of scholarships you are interested in.

www.fastweb.com

Adventures in Education

This website allows you to search over 15,000 scholarships by keyword.

<http://www.aie.org/Scholarships/index.cfm>

College Board

Among other tools, like a search for colleges and financial aid calculators, this site also offers a scholarship search of over 2300 scholarships. Their search form allows you to enter personal information and academic information to help narrow down your search.

http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

For more scholarship information, visit the following sites:

[Sallie Mae](#)

[College Scholarships](#)

[College Connection Scholarships](#)

Being a student can be difficult and takes discipline, especially if you have a busy life full of family and work responsibilities. But luckily there are tons of resources available to you to make it easier to learn more effectively. This section includes lots of tips on how to make your environment more conducive to productive studying. You will also find many links to resources that are available on the internet to help you with your studies.

Creating the Perfect Studying Environment

- **Use Your Eyes** — Find a comfortable spot for your desktop and/or laptop study space, but not too comfortable. You don't want to doze off while studying. If you have more than one computer available, you may want to consider setting one up to one side for note-taking during researching on the web.
- **Direct Your Eyes** — Try to find a relatively quiet spot with good lighting and few distractions. Because there is usually no one actually watching you, it can be easy to lose focus or get sidetracked during study time. If you find that the background noise of a television or music helps you to tune out outside influences, use this to your advantage.
- **Save Your Eyes** — Have a printer available. It's not necessary to have the printer in your primary study area, but you will be thankful to have one nearby after spending several hours reading from a computer screen. While reading directly from webpages is a common practice at this point, your eyes will quickly remind you why most web content is broken into small, easily read packages.

The First Day of School

- Be prepared
- Check for any required texts, software, or hardware
- Visit the school and find your classes beforehand just to get an idea of how to navigate around
- Take note of the preferred method of contact and contact information for your instructors and teaching assistants. Every instructor will have slightly different requirements, but remember, more information is almost always better than not enough. For example, many instructors will require at least your name and course and section numbers in the subject line of email correspondence. Since they are likely to receive many student emails per day, you want to be sure to provide as much information as possible before your instructors even open your messages.
- Be sure to look at the course syllabus and/or schedule too, as there are often readings or preliminary introductory-type assignments due prior to or on the first day of class.

Time Management and Procrastination

- Plan on Planning Ahead — Be aware of paper, project, presentation, and other deadlines. It may be helpful to copy assignments from multiple classes onto a single calendar so you can be aware of any potential time conflicts before they become issues. For most undergraduate students, full-time status requires a course load of at least 12 hours. This means that you can expect to spend at least 12 hours a week in class, along with at least 24 to 36 hours a week outside of class, for a total of 36 to 48 hours per week in total school time. If you plan to work a full-time job while attending school, you'll also have those considerations to plan around, not to mention family obligations. In other words, your calendar will be your greatest ally in online school survival.
- Stay on Schedule — Don't be distracted by other matters. Things that may seem like a priority today may cause you to wish you'd spent that extra hour studying come finals week. Remember, too, that there will often be small group members depending on your input, feedback, research, and whatever else the project may entail. If you get a reputation for dropping the ball and not carrying your weight in group settings, you may be setting yourself up for some negative group experiences of your own down the line. One more thing to keep in mind — instructors have multiple assignments and projects from multiple classes to grade and give feedback on, and sometimes they like to try to work ahead too. It never hurts your professors' opinions of you to ask if you can turn in an assignment early.
- Widen Your Focus — Sometimes students can get so caught up in the everyday routines of work and family, they forget that school is an ongoing process, and small but extremely important things like reapplying for financial aid or registering for next semester's classes before all of the good choices are taken may fall through the proverbial cracks. You will probably receive email and other forms of notifications of these types of deadlines, but it is easy to lose track of cutoff dates for next semester when trying to keep straight paper, project, quiz, and exam dates for multiple classes.

The Internet – Your Most Valuable Study Tool

- **Be Driven** — Don't wait to start looking for possible (and hopefully thought-provoking) angles for papers and group projects. Remember, the more original the thought process behind your topics, the more likely your professor will enjoy reading your papers or hearing your presentations and reward you with a high grade. It's also more likely that they will remember you and may be willing to overlook some of your less than stellar work too. Another good reason to start early on group projects and presentations — if you already have an interesting, original sounding subject and argument prepared for the group's first meeting, you will not only impress your fellow group members, you will be more likely to produce a project or presentation that actually interests you (and hopefully your instructor).
- **Be Discerning** — Use your intuition and your senses when evaluating information sources. While Wikipedia is a wealth of information, entries are commonly incomplete or inaccurate. Nevertheless, it can be a good starting point, and the references and external links will often give you a better idea of the dependability of the information. Remember this when evaluating other information sources online as well. Use all of the information available to you — all webpages should include the date that they were last updated, and any article or journal that doesn't include any citations or references is most likely just someone's opinion or sales pitch. One useful clue is the page extension (.com, .edu, .gov, .org) — if the information appears on a .com page, remember that someone is trying to sell you something (.com stands for commerce), but if it's on a .edu (educational) or .gov (government) site, it's generally pretty accurate and current information. Nonprofit organizations use .org extensions for their pages. While their information may sometimes be useful, remember that these organizations also have agendas, and that any facts, figures, or statistics may be slightly skewed in favor of the group's leanings. Don't forget one of the most obvious clues in online research — the appearance of the page where the information appears. If the page looks unappealing, is overly flashy or covered in ads, or lists no authors, sources, or last updated information, then you probably don't want to list it on your works cited page.
- **Be Thorough** — Exhaust all avenues available to you. Most colleges offer online access to their libraries to their students. Many others also provide access to outside research libraries or databases as well, such as Lexis-Nexis Academic, EBSCO, Gale Academic Research,

WorldCat (OCLC), etc. Be sure to stay within the assignment guidelines concerning types of sources, relative age of information, etc., and keep a sharp eye on the relevance factor. Just because it came back on a keyword search doesn't necessarily mean that it supports your argument. Look for an abstract or skim the piece quickly to ensure that it will be useful before spending more valuable research time on it. Don't ignore outside free services either. A regular web search, through a service such as Yahoo! or Google may be a good starting place for keywords. After that, though, it's probably a good idea to move on to more specialized search engines. Google Scholar, at <http://scholar.google.com/> for one, has made large strides in providing information to the online community free of charge. Don't forget to use the advanced search option where you can search keywords with operators like “and”, “or”, and “but not” to achieve more specific, research-quality results without having to sift through usually useless commercial and promotional materials vaguely associated with your topic. Berkeley University offers an online research guide, at <http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/FindInfo.html>. While you still have to be discerning in all cases, don't forget that even an older or less reliable looking source may ultimately lead to more authoritative, dependable material, especially if it includes a bibliography, works cited, or reference page. If nothing else, you may identify possible keywords you can use to further your research.

Online Learning Resource Tools

As you begin your journey toward higher education, you will want to identify resources that can help you succeed in each of your courses. Aside from the reference materials available at your local bookstore, you will find a plethora of resources online. Google Scholar (scholar.google.com) offers an advanced search option that can be narrowed down by subject area, including; Biology, Life Sciences and Environmental Science; Business, Administration, Finance and Economics; Chemistry and Materials Science; Engineering, Computer Science and Mathematics; Medicine, Pharmacology and Veterinary Science; Physics, Astronomy and Planetary Science; and Social Sciences, Arts and Humanities. The Internet Public Library (<http://www.ipl.org/>) is another excellent, free resource for online students. The “Ask an IPL Librarian” service can be particularly useful when conducting research projects.

Essay Writing & Grammar Lessons

www.aresearchguide.com: This is an invaluable tool for writing research papers. You will learn the basics of planning, organizing, researching, and writing an 'A' paper.

www.dictionary.reference.com/writing: This site provides the grammar, style, and usage standards you will need to adhere to when writing for any course. And because it's from the dictionary.com Website, you'll also have at your fingertips instant access to definitions, synonyms, and spelling.

www.mla.org: Many of your professors will require you to write your essays and other assignments according to the Modern Language Association style. If you do not purchase an MLA style guide, or if one is not provided by your program, you can access all MLA sources for a \$35 fee. Any way you look at it, you're probably going to need the guide.

www.encyclopedia.com: Online encyclopedia provides a comprehensive list of information from published reference works, from sources like Columbia University Press and Oxford University.

www.grammarbook.com: Here you will find answers to your questions about grammar, punctuation, capitalization, commonly confused words, and rules for writing numbers, interactive activities, and even tips on resume writing.

Mathematics

www.google.com: Believe it or not, you can open your browser to Google.com and type a

mathematical equation or expressions into the search bar, hit enter, and google displays the answer as a search result.

<http://mathforum.org/math.topics.html> : The Math Forum @ Drexel is a non-profit project that provides lists or more popular math resources grouped by subject. For more detailed searches, the Internet Mathematics Library page can be accessed from here as well. Check out the Help page for some helpful tips on navigating the site.

www.mathpower.com : This is a useful site for any student of math, especially the adult learner. Overcome your fears with tips for reducing math anxiety and learn study tips via tutorials, videos, discussions forums, and more. There are also links to different subjects, like algebra, statistics and calculus. Pre-algebra students will also find a good deal of help to get them through those introductory classes and on to college algebra.

History/Social Studies

www.refdesk.com/facthist.html : This page is the quintessential history subject index. If it's history, it's here.

<http://www.fsmitha.com/t-index.html> : A virtual timeline of both natural and social history. Also includes a useful subject index. Succinct entries of one or a few sentences are clickable to expand to longer, more detailed articles on the specific time period, person, or event.

<http://www.socsciresearch.com/> : While the text-only version of the page is a bit easier to navigate, don't let the bright color wheel design of this page deceive you. All schools of the social sciences are represented here, with a comprehensive list of available resources for each.

Science

http://free.ed.gov/subjects.cfm?subject_id=41 : The Federal Resources for Educational Excellence provides “teaching and learning resources from federal agencies” in a variety of subjects, including Applied Sciences, Earth Sciences, Life Sciences, Physical Sciences, Space Sciences, and other sciences.

http://scholar.google.com/advanced_scholar_search : As mentioned in the introduction to this section, the advanced search feature of the new Google Scholar service allows for the limitation of searches by subject area, including the major branches of the biological and physical sciences, as well as most of the social and behavioral sciences.

Healthcare

<http://www.lib.uwaterloo.ca/discipline/opt/JAMA.html> : A “Help and Instruction” page for the American Medical Association's JAMA Citation Style from the University of Waterloo in Ontario, Canada.

http://free.ed.gov/subjects.cfm?subject_id=243&toplvl=60 : There is a wealth of diverse health-related information available on this site from the Federal Resources for Educational Excellence.

<http://www.rtstudents.com/rnstudents/rn-dictionary.htm> : RNStudents.com offers this list of nursing associated resources, which includes a dictionary, encyclopedia, as well as links to RN forums, professional associations, job boards, and even a handy list of commonly used abbreviations.

<http://www.adea.org/> : For those studying to become dentists, this site from the American Dental Education Association is an excellent resource, providing links for everything to considering a career in dentistry to setting up a residency after graduating from dental school.

<http://www.adha.org/> : The American Dental Hygienists' Association is “the largest professional organization representing the interests of dental hygienists,” and offers links to information on education, continuing education, and career placement for those in the industry. Be sure to check out this professional association while still in school, as they also offer scholarships, exam tips, and a student membership rate.

<http://www.cdc.gov/nchs/icd9.htm> : The CDC's National Center For Health Statistics is responsible for maintaining the medical coding standards for the current ICD-9-CM. Information on ordering printed publications from the NCHS is available directly at <http://www.cdc.gov/nchs/products.htm>

Law

<http://www.lexis-nexis.com/> : A comprehensive database of legal (and more recently other types of) information available on a subscription basis. Many online law schools provide student accounts to this service for their degree program students.

<https://lawschool.westlaw.com/shared/signon02.asp?path=%2fDesktopDefault.aspx> : Another legal research resource commonly provided for law school students, and usually subscribed to by practicing lawyers.

<http://www.nlr.gov/nlr/legal/manuals/stylemanual.pdf> : A free resource from the National Labor Relations Board on the art and science of legal writing, self-described as, “A Guide for Legal Writing in Plain English.”

<http://www.paralegals.org/> : The National Federation of Paralegal Associations offers links to various laws, codes, statutes, and other vital paralegal information, as well as the pros and cons of different types of available competency exams, and even a career center.