

STEP UP[®]

TO HIGHER EDUCATION

1

PREPARING FOR COLLEGE

Take the right courses.

5

GRADE-BY-GRADE CHECKLIST

What to do, and when to do it.

7

CHOOSING A COLLEGE

See what current students are saying.

19

PAYING FOR COLLEGE

It's possible.

College Guide

WHY COLLEGE

WHAT DOES “COLLEGE” MEAN?

It's up to you. College means anything from a one-year certificate to a four-year degree and beyond. It can mean an associate degree in Nursing, a bachelor's degree in Business, or a certificate in Diesel Mechanics. No matter what higher education looks like to you, it can lead to success in the form of better pay, less unemployment, higher quality of life, and most of all — opportunity.

STEP UP – IT'S WORTH IT

College is more than training for a career. It's about discovering yourself and learning to think critically and live independently.

- On average, educated people live longer and enjoy healthier lives.
- People with higher levels of education tend to get jobs with better pay, better health care, and better retirement benefits.
- Graduating college will give you more career and life opportunities.
- Evidence shows that a college education increases your sense of life satisfaction and overall happiness.

COLLEGE IS FOR EVERYONE

You ARE college material. Put aside any doubts you may have, and start believing in yourself. Even if you don't have the best grades, you can still attend college and graduate. Remember, different colleges have different admissions standards. There is a college in Utah that is right for you.

“I went from being unemployed with no job skills to working in the healthcare field in only nine months thanks to the talented instructors at TATC.” - Wanda, UCAT

“The opportunity to learn and grow in a safe environment has been incredibly beneficial. I have been challenged continually to expand my mind and better understand the world and people around me. Not only have I been able to gain knowledge specific to the field of social work, but I have also developed skills that are transferable into any career and that have made me a better person.”

- Andrea, USU

WHAT'S INSIDE

STEPUP
TO HIGHER EDUCATION

INSIDE THE GUIDE

1	Preparing For College
4	Concurrent Enrollment
4	Regents' Scholarship
5	Grade-By-Grade Checklist
7	Choosing A College
15	Facts At A Glance
17	Applying To College
19	Paying For College
21	Four Ways To Graduate In Four Years
23	College Terms



PREPARING FOR COLLEGE



MATH RECOMMENDATIONS

Photo courtesy of [unreadable]

Recommendation 1 – Each year in high school (grades 9-12), you should take the most rigorous mathematics course for which you qualify.

Recommendation 2 – You should successfully complete Secondary Math I, II and III, or Secondary Math Honors I, II and III.

NOTE: Secondary Math I, II and III cover more content than Math 1010 (Intermediate Algebra). Math 1010 should not be substituted for any component of the Secondary Math I, II, III sequence.

Recommendation 3 – If you intend to pursue an associate (AA/AS) or bachelor's degree, you should complete one or more mathematics courses from the following list (BEYOND Secondary Math I, II and III).

NOTE: Students interested in science, technology, engineering or math (STEM) or other math-intensive careers should take one or more of the following classes identified with an asterisk prior to high school graduation.

- **HS Calculus* or AP Calculus* or IB Math***
- **HS Precalculus*†**
- **AP Statistics**
- **Any other course equivalent to one satisfying a Utah System of Higher Education General Education Quantitative Literacy requirement including: Math 1030, 1040, 1050 or any Math course with Math 1050 as a prerequisite**

† HS Precalculus covers the content of Math 1050, Math 1060, and some statistics.

Course recommendations approved by the Utah State Board of Regents on March 28, 2014.



University of Westminster

TAKE THE RIGHT COURSES IN GRADES 9 – 12

IF YOU TAKE THESE COURSES, YOU ARE MORE LIKELY TO BE READY FOR COLLEGE AND GRADUATE ON TIME.

4 CREDITS

of English

4 CREDITS

of mathematics taken in a progressive manner

(At minimum Secondary Math I, II, and III or Secondary Math Honors I, II, and III, plus one course beyond)

3.5 CREDITS

of social science

3 CREDITS

of lab-based science (one each of biology, chemistry, and physics)

2 CREDITS

of world or classic language, other than English, taken in a progressive manner



CONCURRENT ENROLLMENT

EARN COLLEGE CREDIT IN HIGH SCHOOL

Eligible high school students can take college courses during their junior and senior years and earn both high school and college credit. Concurrent enrollment classes are taught either at your high school or on a college campus and include: math, science, social studies, language arts, fine arts, humanities, world languages, and career/technical education classes. It's best to enroll in courses that will count toward your college major's general education requirements. If you're interested in concurrent enrollment, visit your high school counselor to learn more.

REGENTS' SCHOLARSHIP

TAKE THE RIGHT COURSES, START SAVING EARLY, AND REAP THE REWARDS

The course recommendations on page 2 meet the requirements for the Regents' Scholarship, which encourages Utah high school students to prepare for college by taking the right courses and saving for college.

Funded by the State of Utah and administered by the Board of Regents, the Regents' Scholarship may be used at any public college or university in the Utah System of Higher Education, as well as Brigham Young University – Provo, LDS Business College, and Westminster College. For more information, visit RegentsScholarship.org.

ONE SCHOLARSHIP, THREE AWARDS

You only apply to the Regents' Scholarship once during your senior year in high school (priority deadline: December 11, 2015). Then, depending on your grades, ACT score, and college savings through the Utah Educational Savings Plan, it will be determined which award(s) you qualify for. If you qualify for all three awards, you could earn as much as \$6,400 for college—so aim high and challenge yourself!

GRADE-BY-GRADE CHE

11TH GRADE:

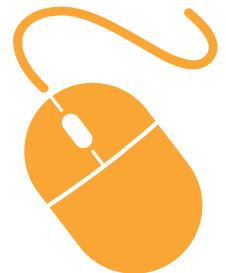
- ✓ Talk to your school counselor. Let them know what colleges you're thinking about applying to, and ask for their help and advice.
- ✓ You'll be taking the ACT at school in the spring semester, so be sure to practice the test at least once all the way through beforehand. Use the free test prep resources at UtahFutures.org.
- ✓ Investigate the different ways to pay for college, including scholarships, grants, work-study, and loans. Learn about the FAFSA (Free Application for Federal Student Aid), how to complete it, and when it is due. Visit FAFSA.gov to learn more.
- ✓ If you are pursuing the Regents' Scholarship, follow the course recommendations and check RegentsScholarship.org to make sure you're still on track.



12TH GRADE:

FALL

- ✓ If you want to improve your ACT score, sign up to take the test again (August-December).
- ✓ Visit the colleges and universities that interest you.
- ✓ Complete college applications—pay attention to deadlines! Make sure that you request your transcripts early. Take advantage of your school's Utah College Application Week, if it offers one!
- ✓ Once you've applied, check with your colleges about their financial aid application deadlines.
- ✓ Visit UtahFutures.org and use the Scholarship Search to research different scholarships you might qualify for.
- ✓ If you're planning on applying for the Regents' Scholarship, it's best to apply before the priority deadline in December. The final deadline is February 1.



CKLIST

More info @ StepUpUtah.com

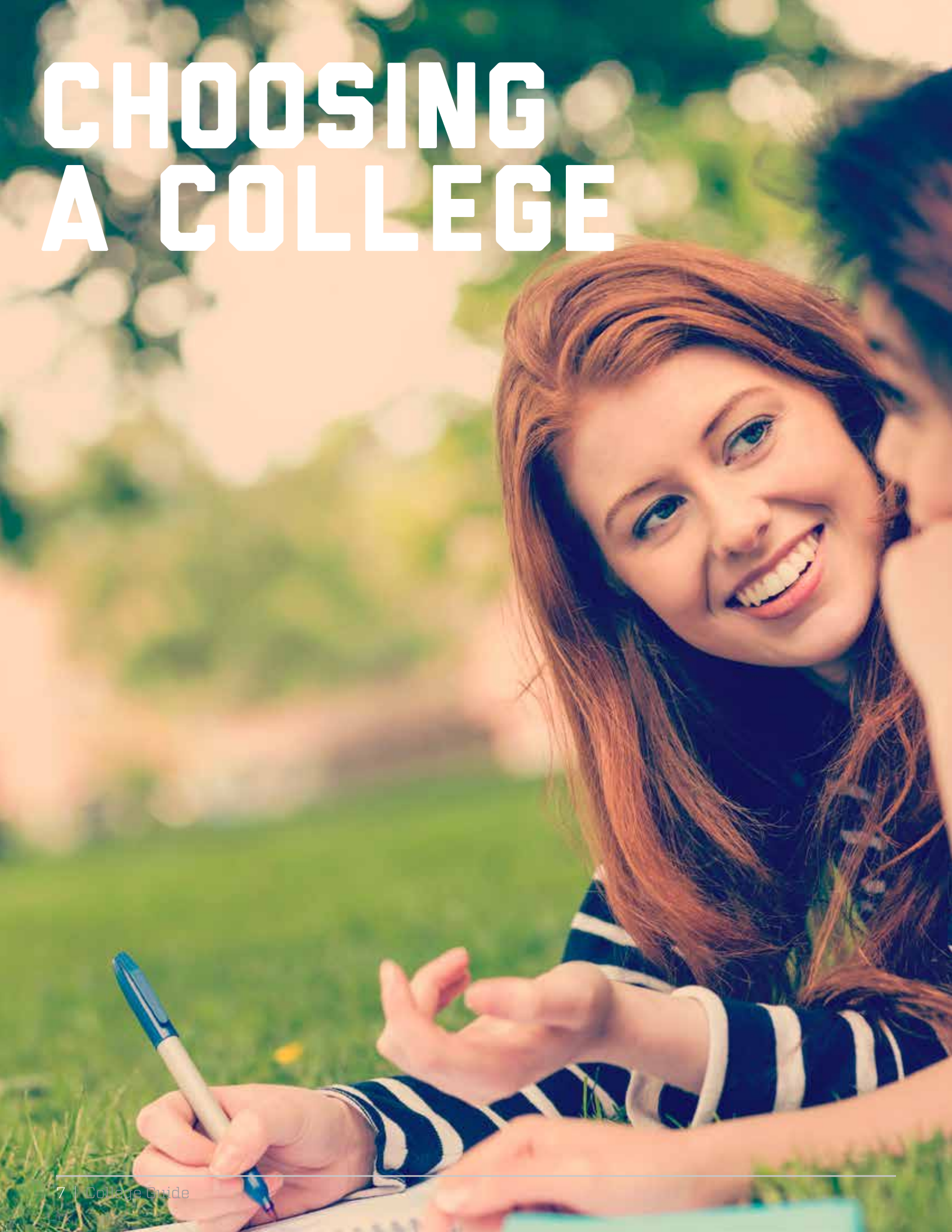
SPRING

- ✓ After January 1, you and your parents can complete the application for the FAFSA (Free Application for Federal Student Aid), available at FAFSA.gov. Check page 15 to see your college's deadline or visit StepUpUtah.com for a schedule of FAFSA Completion Events near you.
- ✓ Submit final transcripts for admission applications, scholarships, etc.
- ✓ Visit any colleges you've been accepted to, and ask questions about housing and first year experience programs.
- ✓ Sign up for orientation at your college and start looking into housing.



Photo courtesy of U of U

CHOOSING A COLLEGE



BYU

Brigham Young University

Brigham Young University seeks to develop students of faith, intellect, and character who have the skills and the desire to continue learning and to serve others throughout their lives.

Take a Tour

We'll arrange a personal tour for you—contact us one to two weeks in advance to schedule a visit at 801-422-4431.



SEE STUDENT LIFE AT:
@brighamyounguniversity

How to Apply

Online: BeSmart.com
Telephone: 801-422-2507
Deadline: Priority = Dec. 1,
Final = Feb. 1



"I chose to come to BYU because of the environment, and I knew that because of the Honor Code I would never be uncomfortable as a student." – Kennedy

"BYU felt different than any other campus I had been on. I felt at home right away." – Nathalie



DSU

Dixie State University

Dixie State University is an open enrollment institution with the lowest in-state and out-of-state tuition costs of any of Utah's four-year institutions. DSU offers an affordable educational opportunity among the beautiful red rocks of Southern Utah.

Take a Tour

Tours are offered Monday through Friday, and Saturdays, by appointment. Call today 435-652-7590



SEE STUDENT LIFE AT:
@thedixielife

How to Apply

Online: www.dixie.edu
Telephone: 435-652-7590
Deadline: Aug. 15



"One of the best things about Dixie is that my professors actually knew my name. I wasn't just a number, or a face, or a statistic— I was Rylee, a pre-med major who I knew my teachers cared about. Where else can you find that kind of personalized attention!?" – Rylee



LDSBC

LDS Business College

LDS Business College is about getting students into good jobs, good careers, and good professions – quickly. Eighty-five percent of LDSBC graduates are employed immediately following graduation (four semesters) at \$35K and above.

Take a Tour

Campus tours are offered Monday through Friday, from 9:00 a.m. to 5:00 p.m. or by appointment.

Call 801-524-8159 or email tours@ldsbc.edu to schedule your personal tour.



SEE STUDENT LIFE AT:
facebook.com/ldsbc

How to Apply

Online: BeSmart.com
Telephone: 801-524-8145
Deadline: 10 days before class begins (for U.S. residents); March 1 for freshman scholarships.



“I wanted to get a good job and move out of my parents’ house ASAP. I chose LDS Business College because of its great environment, its size, and its focus to help me reach my goals quickly.” – Michael



SLCC

Salt Lake Community College

As Utah’s most diverse institution of higher education, SLCC is an open access, comprehensive community college and one of the top 10 institutions in the country for associate degrees awarded. The College specializes in fully transferable general education courses and job training programs.

Take a Tour

We offer campus tours year round and are glad to schedule an individual campus visit to answer your questions. For more details, please call 801-957-4543.



SEE STUDENT LIFE AT:
facebook.com/SaltLakeCommunityCollege

How to Apply

Online: www.slcc.edu
Telephone: 801-957-4543
Deadline: August 15



“Taking classes here has allowed me to work hard and prove that I’m on the way to being the person I want to be.” – Andrew

“I believe that my years of study at SLCC have helped me achieve success in my academic and personal life.” – Mayra



SNOW

Snow College

A top-ranked college with campuses in Ephraim and Richfield. Which offers general education, bachelor's, and associate degrees, online classes and vocational training certificates. Tuition, fees, and housing combined are the most affordable in Utah.

Take a Tour

Tours are offered Monday through Friday by appointment. Call today 800-848-3399 or visit www.snow.edu/visit



SEE STUDENT LIFE AT:
[@snow_college](https://www.instagram.com/snow_college)

How to Apply

Online: apply.snow.edu
Just click the application link.
Telephone: 800-848-3399
Email: snowcollege@snow.edu
Deadline: Open Admission



"On top of great academic options, amazing professors, outstanding athletics, and opportunities for everyone, Snow has just made college fun and exciting for me." – Steven

"I love the campus, scenery, the people, and the fact Snow College has this feeling on its campus that no other campus could offer me." – Emily



SNOW COLLEGE

SUU

Southern Utah University

Residential campus close to national parks with emphasis in project-based learning and leadership where students discover their purpose with over 150 majors and Division-1 athletics. Graduates enjoy high rates of acceptance to grad schools and high career placement rates. From SUU to everywhere.

Take a Tour

Tours are offered Monday through Friday. Call today 435-586-7741 or visit www.suu.edu/visit.html



SEE STUDENT LIFE AT:
[@suutbirds](https://twitter.com/suutbirds)

How to Apply

Online: www.suu.edu/apply
Telephone: 435-586-7740
Email: info@suu.edu
Deadline: Year-round



"I moved to SUU from out of state, and I came in only knowing a handful of people. But I wasn't alone for long. The friends I have made, and many of my professors, have all become my family, and SUU feels like home. I don't know of any other campus where that is possible." – Tommy

So many other colleges seemed so big and so impersonal, when I changed my major from English literature to communications, it was so easy. I have had leadership opportunities and real life work experience as part of my class work. I love it here!" – Emily



U OF U

University of Utah

The U is the state's flagship university and a member of the PAC-12. With more than 100 undergraduate and graduate major subjects, the U prepares students to live and compete in the global workplace.

Take a Tour

Visit admissions.utah.edu/visit or call 801-581-8761 or 800-685-8856.



SEE STUDENT LIFE AT:
facebook.com/universityofutah

How to Apply

Online: admissions.utah.edu/apply

Telephone: 801-581-8761

Deadline: Priority December 1,
Regular April 1



"I chose the U because it offered the classes and experiences that interested me. The professor in my Honors American Institutions course was so passionate and engaging that it made learning fun."
- Chris

"Through scholarships, ambassadorships, campus events, and service opportunities, I have been able to extend my academic endeavors beyond the classroom." - Carla



UCAT

Utah College of Applied Technology

UCAT is Utah's system of Applied Technology Colleges (ATCs). Utah's premier provider of short-term technical education offers accredited certificates in high demand fields. Gain the skills and training you need to become employed in 3-18 months, accompanied by low tuition and hands-on training.

"The hands-on training I received at OWATC was instrumental in preparing me for the workforce. I am now working in my dream job at Primary Children's Hospital." - Garrett



Bridgerland ATC (Logan/Brigham City)

Visit www.batc.edu • Call 435-753-6780

Davis ATC (Kaysville)

Visit www.datc.edu • Call 801-593-2500

Dixie ATC (St. George)

Visit www.dxatc.edu • Call 435-674-8400

Mountainland ATC (Lehi/Orem/Sp.Fork)

Visit www.mlatc.edu • Call 801-753-MATC (6282)

Ogden-Weber ATC (Ogden)

Visit www.owatc.edu • Call 801-627-8300

Southwest ATC (Cedar City/Kanab)

Visit www.swatc.edu • Call 435-586-2899

Tooele ATC (Tooele)

Visit www.tatc.edu • Call 435-248-1800

Utah Basin ATC (Roosevelt/Vernal)

Visit www.ubatc.edu • Call 435-722-6900

UCAT Statewide

Visit www.ucat.edu • Call 801-341-6000



SEE STUDENT LIFE AT:
facebook.com/UCAT.edu



UTAH COLLEGE
of
APPLIED TECHNOLOGY

USU

Utah State University

It's easy to find your place at USU with residential campuses in Logan, Price, and Blanding, as well as 30 regional campuses. We are more than just a school. We are Utah's state university.

Take a Tour

Visit www.usu.edu/campustour or call 800-488-8108 (Logan) or 888-202-8783 (Eastern)



SEE STUDENT LIFE AT:
[@usuaggjelife](#) [@usueastern](#)

How to Apply

Online: www.usu.edu/admissions/applyonline
Telephone: 800-488-8108
Email: admit@usu.edu
Deadline: April 1



"No place in the world has more adventure potential packed into one spot." – Tucker

"My experience at USU Eastern transformed me into a leader and helped me reach my full potential." – Kristalyn

"Undergrad research is a big deal at USU and a unique advantage you can't get anywhere else." – Laura

UtahState
University

UVU

Utah Valley University

UVU provides engaged learning experiences where students take what they learn in the classroom and apply it to real-world situations. With growing NCAA Division-1 athletics, award-winning arts programs, and an involved student body, UVU is on the rise.

Take a Tour

Visit www.uvu.edu/futurestudents or call 801-863-8811



SEE STUDENT LIFE AT:
[@uvulife](#)

How to Apply

Online: www.uvu.edu/admissions
Telephone: 801-863-8706
Email: admissions@uvu.edu
Deadline: August 1



"Professors at UVU really care about helping students succeed. They're always available to talk and bring their real-world experience to class." – Jessica

"At UVU I'm learning to use the same software that professionals in my field are using. I feel prepared and have the skills I need to get a job right after I graduate." – Sam

UTAH VALLEY
UVU
UNIVERSITY

WSU

Weber State University

Weber State University offers a variety of two- and four-year degrees, and multiple graduate programs, in a small-class environment. Low tuition, scholarships, and financial aid make WSU one of the nation's most affordable universities.

Take a Tour

Visit www.getintoweber.com and click "Visit Campus." Call 801-626-6050 or email admissions@weber.edu



SEE STUDENT LIFE AT:
[@getintoweber](https://www.instagram.com/getintoweber)

How to Apply

Online: www.getintoweber.com
Telephone: 801-626-6050
Email: admissions@weber.edu
Deadline: Open



"I chose Weber because no other school felt more like my home away from home more than Weber does. Scholarships, small class sizes, and great opportunities; what more could I ask for?" - Haley

"I chose Weber because the first time I visited the campus I felt like I was home. I was welcomed as a Wildcat, and proud of it!" - Colt



**WEBER STATE
UNIVERSITY**

WESTMINSTER

Westminster College

Westminster is a nationally recognized, private, comprehensive university dedicated to student learning. With the goal of enabling its graduates to live vibrant, just, and successful lives, Westminster provides transformational learning experiences for both undergraduate and graduate students in a truly student-centered environment.

Take a Tour

Visit www.westminstercollege.edu/visit or call 801-832-2200 or 800-748-4753



SEE STUDENT LIFE AT:
facebook.com/westminsterslc

How to Apply

Online: www.westminstercollege.edu/apply
Telephone: 801-832-2200
Deadline: Rolling



"What separates Westminster from other schools is the people. I know that sounds cliché, but it's true. Every professor places such a high level of importance on student learning and creating personal relationships with their students. And on a social level, the people I've met here over the last four years will be some of my best friends for the rest of my life." - Sam



WESTMINSTER
1862 1863 1864

Prepare to scale new heights.



Open a UESP account today.

A dollar saved is one less dollar that must be borrowed in student loans.

- Free to open
- No minimum contributions required
- Flexible investment options
- Federal and Utah state income tax advantages

Learn More
800.418.2551 | uesp.org



Utah Educational Savings Plan®

SAVE FOR COLLEGE. INSPIRE THEIR FUTURE.®

Read the Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Call 800.418.2551 for a copy of the Program Description or visit uesp.org. Investments in UESP are not guaranteed by UESP, the Utah State Board of Regents, the Utah Higher Education Assistance Authority (UHEAA), or any other state or federal agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. Please read the Program Description to learn about the FDIC-insured accounts. Your investment could lose value. Non-Utah taxpayers and residents: You should determine whether the state in which you or your beneficiary pays taxes or lives offers a 529 plan that provides state tax or other benefits not otherwise available to you by investing in UESP. You should consider such state tax treatment and benefits, if any, before investing in UESP.

FACTS AT A GLANCE

INSTITUTIONS	FALL 2014 ENROLLMENT	CERTIFICATES	APPLIED ASSOCIATE	ASSOCIATE	BACHELOR'S	MASTER'S	DOCTORATE
Brigham Young University <i>www.byu.edu</i> 801-422-5000	30,411				X	X	X
Dixie State University <i>www.dixie.edu</i> 435-652-7590	8,570	X	X	X	X		
LDS Business College <i>www.ldsbc.edu</i> 801-524-8145	2,000	X	X	X			
Salt Lake Community College <i>www.slcc.edu</i> 801-957-4111	29,537	X	X	X			
Snow College <i>www.snow.edu</i> 1-800-848-3399	4,779	X	X	X	X*		
Southern Utah University <i>www.suu.edu</i> 435-586-7700	7,656	X	X	X	X	X	
University of Utah <i>www.utah.edu</i> 801-581-7200	31,515				X	X	X
Utah College of Applied Technology <i>www.ucat.edu</i> 801-341-6000	34,604	X					
Utah State University <i>www.usu.edu</i> 800-488-8108	27,812	X	X	X	X	X	X
Utah State University Eastern <i>www.eastern.usu.edu</i> 800-202-8783	2,130	X	X	X	X	X	X
Utah Valley University <i>www.uvu.edu</i> 801-863-4636	31,331	X	X	X	X	X	
Weber State University <i>www.weber.edu</i> 801-626-6050	25,301	X	X	X	X	X	
Westminster College <i>www.westminstercollege.edu</i> 801-832-2200 800-748-4753	3,000	X			X	X	

*Bachelor of Music with an Emphasis in Commercial Music

FALL ADMISSION DEADLINE/APP FEE	SCHOLARSHIP APPLICATION DEADLINE	15-16 TUITION & FEES FOR 1 YEAR (BASED ON 15 CREDIT HOURS PER SEMESTER)	AVG. ON-CAMPUS HOUSING	AVG. ON-CAMPUS MEAL PLAN COST FOR 1 YEAR (19 MEALS/WK)	FINANCIAL AID PRIORITY DEADLINE
Priority December 1 Final February 1 \$35	February 1	\$5,150 LDS \$10,300 Non-LDS	\$3,350	\$3,980	May 1
August 15 \$35	March 1	\$4,620 Resident \$13,206 Non-Resident	\$2,410	\$2,989	March 1
10 days prior to semester \$35	March 1	\$3,160 LDS \$6,320 Non-LDS	N/A	N/A	July 1
August 15 \$40	March 1	\$3,568 Resident \$11,336 Non-Resident	N/A	N/A	April 15
Open \$30	March 1	\$3,484 Resident \$11,676 Non-Resident	\$1,900	\$2,400	June 1
Year-round \$50	March 1	\$6,300 Resident \$19,133 Non-Resident	\$3,190	\$3,400	July 1
Priority December 1 Regular April 1 \$45	December 1	\$8,240 Resident \$26,180 Non-Resident	\$4,985	\$4,069	March 1
Year-round	Year-Round	Utah HS Students \$0 Adults \$1.75-\$2.00/ clock hr	N/A	N/A	Year-round
April 1 \$40	December 1	\$6,663 Resident \$19,133 Non-Resident	\$3,000	\$3,780	March 15
Open \$30	March 1	\$3,490 Resident \$6,480 Non-Resident	\$2,900 Price \$2,835 Blanding	\$3,398 Price \$2,765 Blanding	March 1
August 1 \$35	First Priority February 1	\$5,386 Resident \$15,202 Non-Resident	N/A	N/A	Year-round
Open \$30	Priority January 11 Transfer Students March 1	\$5,339 Resident \$14,252 Non-Resident	\$3,342	\$2,577	May 1
Rolling \$50	Rolling/Scholarship reconsideration March 1	\$31,228 Resident \$25,158 Average Freshman Aid	\$5,056	\$2,896	Rolling



APPLYING TO COLLEGE

STEP 1
SUBMIT YOUR APPLICATION

STEP 2
SEND IN YOUR TRANSCRIPTS

STEP 3
APPLY FOR FINANCIAL AID

STEP 4
APPLY FOR SCHOLARSHIPS



Photo courtesy of USU

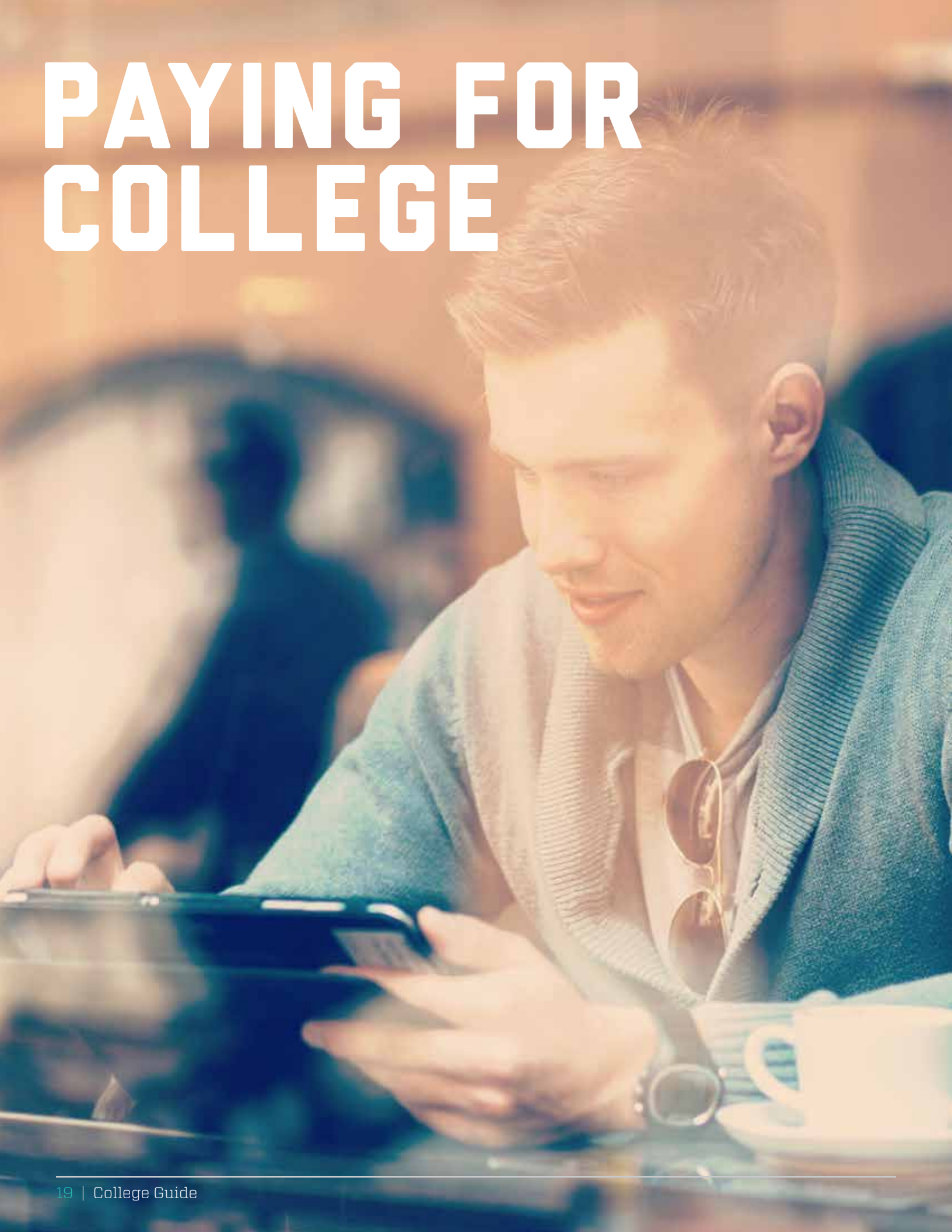
FIND THE COLLEGE THAT'S RIGHT FOR YOU.

DO YOU WANT TO ATTEND A COMMUNITY COLLEGE OR A FOUR-YEAR UNIVERSITY? DO YOU HAVE AN IDEA OF WHAT YOU WANT TO STUDY? CHECK OUT THE MAJOR'S GUIDE AT UTAHMAJORS.ORG FOR SOME GUIDANCE ON WHAT PROGRAMS ARE OFFERED AT EACH COLLEGE. EVEN IF YOU DON'T KNOW WHAT MAJOR YOU'D LIKE TO PURSUE, YOU SHOULD STILL APPLY TO COLLEGE NOW.

"I looked at a lot of schools and SUU was the only one I found with a 24-7 college experience. You don't commute to come to SUU, you live here, you learn here, and you play here." – Alex, SUU

"I was drawn to Westminster's small classes and emphasis on community. I truly appreciate the relationships I've built with my peers and my professors." – Jacqueline, Westminster

PAYING FOR COLLEGE



IT'S POSSIBLE.

It's no secret: College can be expensive. But with a multitude of funding options available in the form of scholarships, grants, and more — you CAN go to college.

APPLY FOR FINANCIAL AID

Submitting a Free Application for Federal Student Aid (FAFSA) is the single most important thing you can do to get help paying for college. Based on your FAFSA, you can qualify for grants, work-study, and student loans. Check with your high school counselor to find a FAFSA Completion event near you, and visit [FAFSA.gov](https://fafsa.gov) for more information.

DIFFERENT WAYS TO PAY:

1. SCHOLARSHIPS

Scholarships are a form of financial aid that do not need to be repaid and are usually awarded for academic merit as well as merit in service, leadership, talent, and more. There are hundreds available, so check with the college that interests you and visit the UtahFutures.org Scholarship Search. You'll be glad you did.

▶ **REMINDER: Don't forget about the Regents' Scholarship mentioned on page 4! By taking the right classes and saving for college you could qualify for a \$6,400 scholarship from the state of Utah.**

2. 529 COLLEGE SAVINGS PLAN

The Utah Educational Savings Plan (UESP) allows you to save money now to use for college later. Even \$5 a month adds up! Visit uesp.org for more information.

3. GRANTS

Grants don't have to be repaid, and are based on financial need (determined by the FAFSA). One of the most common grants is the Federal Pell Grant.

4. WORK-STUDY

Work-study allows eligible students to earn money through a part-time job. Work-study jobs are great because they are usually on campus, have flexible hours, and come with financial aid benefits. Eligibility is determined by the FAFSA.

5. LOANS

A loan is money you borrow and must pay back with interest, so be sure you understand your options and responsibilities.

FOUR WAYS TO GRADUATE IN FOUR YEARS




SAVE TIME AND MONEY BY GRADUATING WITH YOUR BACHELOR'S DEGREE IN FOUR YEARS.

- Take 15 credits each semester. Many colleges in Utah offer tuition at the same rate for 12 credits as 15, so take just one more class each semester to save money and graduate on time.

- Meet with your advisor each semester, or at least once per year, to make sure you're on track.

- Get involved in campus life. Each college in Utah boasts many clubs and campus organizations, giving you opportunities to meet other students with similar interests. Students who are involved in campus life are more likely to stay in college and graduate on time.

- Get help when you need it. Whether it's tutoring, visiting the student health center, or accessing mental health services, each campus has student services that are available for you.




GRADUATE ON TIME...

TAKE 15 CREDITS



12 = 5
CREDITS YEARS

15 = 4
CREDITS YEARS



MEET WITH YOUR ACADEMIC ADVISOR!

TAKE THE RIGHT 15 CREDITS EACH SEMESTER

Learn more @ 15toFinishUtah.com

COLLEGE TERMS

Look it up

ACCUPLACER – The purpose of ACCUPLACER tests is to provide you with useful information about your academic skills in math, English, and reading. The results of the assessment, in conjunction with your academic background, goals, and interests, are used by academic advisors to determine your course selection. You cannot “pass” or “fail” the placement tests, but it is very important that you do your very best on these tests so that you will have an accurate measure of your academic skills.

ACT (American College Testing Program) – A four-part examination designed to measure a student’s scholastic development. The test covers English, mathematics, social studies, and natural sciences. Many colleges require students to take this test or the SAT and submit their test scores when they apply for admission. It is recommended that students take the ACT or the SAT during their junior year in high school and then again as a senior.

ACT Aspire (formerly called pre-ACT, ACT Plan, or ACT Explore) – An online testing system for students in grades 3-8, as well as early high school, which includes English, math, reading, science, and writing contents for all grades. The assessment is used to highlight progress towards ACT College Readiness Standards and Benchmarks and is aligned to what students are learning in school.

Admissions & Scholarship Index – Admissions and scholarship decisions can be based on an index of GPA and ACT scores at some of our institutions of higher education. The score may also be used for placement. For more information please contact the institution of your choice to determine if this is applicable.

Advanced Placement Program (AP) – A service of the College Board that provides high schools with course descriptions in college subjects and Advanced Placement Examinations in those subjects. High schools teach the courses and give the examinations to interested students. Those who pass the exams are eligible for advanced placement, college credit, or both.

Applied Technology College (ATC) – A college that prepares technically-skilled workers in specific occupations that generally do not require an associate or more advanced degree. ATC students can earn certificates that prepare them directly for employment in a few months to a little more than a year. Most ATC programs admit all who apply. High school students enroll tuition-free and receive high school credit while qualifying for technical skills.

Associate of Applied Science Degree (A.A.S.) – Two-year programs that provide broader knowledge in fields ranging from Biomanufacturing and Computer Information Systems to Dental Hygiene and Digital Media. The in-depth knowledge and skills acquired in an Associate of Applied Science (A.A.S.) degree prepare students for employment in a career track with advancement opportunities.

Associate Degree (A.A., A.S.) – Two-year programs that provide the academic foundation for transfer to a four-year bachelor’s degree program. Associate of Arts (A.A.) and Associate of Science (A.S.) programs cover the curriculum taught in the first two years of a four-year program of study.

Bachelor’s Degree/Baccalaureate (B.A., B.S.) – Four-year programs that provide in-depth, specialized knowledge in a major or field of study. Bachelor of Arts (B.A.) or Bachelor of Science (B.S.) degrees prepare students for employment in fields from Accounting to Theatre, or for further studies at the graduate level.

Career Assessment Inventory (CAI) – An assessment test given to

students to direct them toward occupations that may be of interest. In the Assessment Link component of UtahFutures.org, a list of occupations of interest can be generated from the student’s CAI scores.

Certificate – Generally one-year programs that lead directly to entry level employment in a specific occupation such as aviation pilot, diesel mechanic, or respiratory therapist.

Community College – A two-year college that serves the residents of a local or regional area. Most of these colleges admit all or most of the students who apply. Some programs, such as nursing, may be more selective. Students receive an associate degree after two years of successful full-time study. Additionally, many technical programs of study are taught at these colleges. Many students who enter general education programs (equivalent to the first two years of a bachelor’s degree program) transfer to a four-year college or university.

Concurrent Enrollment (CE) – The concurrent enrollment program makes college courses available to eligible high school students during their junior and senior years. Students earn both high school credit and regular college credit which is recorded on a college transcript.

Credit Hour – A unit used to measure the amount of school work a student has enrolled for or completed. In a credit hour system, each course is assigned a specific number of credit hours. This number is usually based on the number of classroom meetings per week. Thus a course that meets for one hour on Monday, Wednesday, and Friday is a three credit hour course.

Direct Subsidized Loan – A need-based loan available to undergraduate students. The federal government pays the interest on subsidized loans during the borrower’s in-school, grace, and deferment periods.

Direct Unsubsidized Loan – A loan available to undergraduate and graduate students. There is no financial need requirement. Interest on the loan begins accruing right when you receive it.

Doctorate Degree (PhD) – Provides further training in a more specialized area, in occupations similar to master’s or professional degrees.

Expected Family Contribution (EFC) – The amount a student and his or her family are expected to pay toward the cost of attendance. It is calculated from the financial information provided by the student and his or her family, including the student’s spouse, if applicable.

FERPA – The Family Educational Rights and Privacy Act is a federal privacy law that gives parents certain protections with regard to their children’s education records, such as report cards, transcripts, disciplinary records, contact and family information, and class schedules. Parents have the right to review their child’s education records and to request changes under limited circumstances. To protect a child’s privacy, the law generally requires schools to ask for written consent before disclosing their personally identifiable information to individuals other than the child.

When a student turns 18 years old or enters a postsecondary institution at any age, all rights afforded to the parents under FERPA transfer to the student (“eligible student”). However, FERPA provides ways in which a school may—but is not required to—share information from an eligible student’s education records with parents, without the student’s consent.

Financial Aid – Money awarded to students to help them pay for

education. Aid is given as loans, grants, scholarships, or work-study. Some forms of financial aid are required to be repaid after graduation.

Financial Need – The difference between the cost of attendance and the student's expected family contribution.

FAFSA – The Free Application for Federal Student Aid is a free financial aid application used to determine eligibility for federal financial aid. Applications are accepted after January 1. Early application is strongly encouraged. Students should apply during their senior year and every year they are in college. Visit www.FAFSA.gov.

Grant – A form of financial aid that does not have to be repaid or earned by working. Grants are usually based on financial need; however, academic merit may also be considered.

International Baccalaureate (IB) – A program offered in some schools that provides academically challenging courses. IB Diploma students take courses in six subjects and complete a “core” that includes community service and an extended essay. High schools teach the courses, but the broad curriculum is provided by International Baccalaureate and students around the world take the same final exams. Courses can last one or two years, and a passing grade on the final exams or the attainment of an IB diploma can make a student eligible for college credit, advanced placement in college classes, or other benefits.

Higher Education (also called postsecondary education) – A term that refers to colleges, universities, and any education beyond high school that leads to a certificate or a college degree.

Loan – A loan is money you borrow and must pay back with interest, so be sure you understand your options and responsibilities.

Master's or Professional Degree – Programs offered at a post graduate level, usually after earning a bachelor's degree or relevant work experience. Master's degrees prepare students for occupations that include education, engineering, or business.

Merit-based Aid – Financial aid that is dependent on academic, artistic, or athletic merit. This type of aid does not require demonstration of financial need.

Need-based Aid – Financial aid that is dependent on demonstration of financial need. Most sources of financial aid that are provided by the government are need-based.

New Century Scholarship – The New Century Scholarship encourages students to accelerate their education by earning an associate degree in high school from an institution within the Utah System of Higher Education. The scholarship may be used at a four-year public college or university within the Utah System of Higher Education, as well as at Brigham Young University-Provo, and Westminster College. For detailed information, please visit newcenturyscholarship.org.

Open Admissions – The college admissions policy of admitting virtually all applicants with high school diplomas or their equivalent. Conventional academic qualifications, such as high school subjects taken, high school grades, and admissions test scores are not used to limit enrollment, but can affect placement in courses.

Pell Grant – Money awarded directly to students by the federal government. Only undergraduate students may receive federal Pell Grants. To apply for a Federal Pell Grant and other federal financial aid, fill out the Free Application for Federal Student Aid (FAFSA) at www.FAFSA.gov.

PSAT – The Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) is a program cosponsored by the College Board and National Merit Scholarship Corporation (NMSC). It's a standardized test that provides first-hand practice for the SAT. It also gives you a chance to enter NMSC scholarship programs and gain access to college and career planning tools.

Regents' Scholarship – The Regents' Scholarship encourages Utah high school students to prepare for college academically and financially by taking a core course of study and saving for college. The scholarship may be used at any public college or university in the Utah System of Higher Education, as well as at Brigham Young University-Provo, LDS Business College, and Westminster College. For detailed information, please visit regentsscholarship.org.

Rolling Admissions – An admissions procedure by which the college evaluates applicants on a first-come, first-served basis. Applicants are screened as soon as they submit all application materials. The college may consider applications on a weekly or monthly schedule. Applicants receive a notice of the decision a short time after application.

Scholarship – A form of financial aid that does not have to be repaid or earned through employment. Scholarships usually refer to awards based on academic merit; however, scholarships are also awarded for performing community service, leadership, talent, etc. Financial need may also be required. The UtahFutures.org Scholarship Search component includes descriptions of many hundreds of financial assistance sources.

SAT (Scholastic Aptitude Test) – The SAT is a globally recognized college admission test that lets you show colleges what you know and how well you can apply that knowledge. It tests your knowledge of reading, writing and math: subjects that are taught every day in high school classrooms. Most students take the SAT during their junior or senior year of high school. Colleges and universities require students to take this test or the ACT prior to applying for admission.

Semester – An academic calendar period of about 16-18 weeks that makes up half of the usual academic year for schools that use this calendar system.

College and Career Plan (SEOP) – Individual student planning consists of school counselors coordinating ongoing systemic activities designed to help individual students establish personal goals and develop future plans. School counselors coordinate activities that help all students plan, monitor and manage their own learning as well as meet competencies in the areas of academic/learning development, life career development, multicultural/global citizen development and personal/social development.

Transcript – An official copy of a student's educational record.

Tuition – The charge for attending a college or university class.

University – An institution of higher learning that offers both undergraduate (associate and bachelor's) and graduate (master's and doctoral) programs. Universities vary considerably in programs offered and in size. Compared to colleges, universities are usually larger, offer more courses and majors, and have more research facilities. Universities may be divided into a number of “colleges,” such as the College of Education or the College of Business. Each college has several departments, and each department may offer more than one major.

Utah Educational Savings Plan (UESP) – Utah's top-ranked, tax-advantaged 529 savings plan to help you save for the future cost of college. Opening accounts is free and there are no minimum or ongoing contribution requirements. Save according to your own schedule and budget.

UtahFutures.org – A one-stop shop for people to explore and organize training, education, and career information.

Work-Study – A federally funded part-time employment program for undergraduate and graduate students. Eligibility is based on financial need. The earnings help students meet a portion of their educational expenses. The federal government subsidizes a portion of the student's salary. This makes it cheaper for employers to hire students who have demonstrated financial need.

PARENTS:

HELP YOUR CHILD PREPARE FOR COLLEGE.

BE EMPOWERED

IT'S UP TO YOU TO SUPPORT THEIR JOURNEY.

A college education starts with you — and it starts early. As a parent or guardian, what you say and do affects your child's future career choices just as much as what your child learns in school. Use the resources in this guide and on StepUpUtah.com to start discussions, encourage exploration, and do whatever you can to make sure your child knows they have options when they grow up.

START NOW

HAVE THE TALK.

It's never too early to start preparing for college and encouraging your child to dream about what they'd like to be when they grow up. The sooner they begin thinking about their future, the better prepared they'll be, and the better they'll perform in school. No matter the age or timeframe, make college a part of your daily conversation as soon as possible.

LOOK LOCALLY

BEGIN YOUR COLLEGE SEARCH IN UTAH.

When it's time to help your child choose a college, begin your search locally. There are many colleges and universities right here in Utah, and attending college in-state is generally more affordable than attending out of state. If you'd like to learn more, call the college and arrange a campus tour. A great time to do this is on summer vacation or break, or when you'll be in the area on a family trip.

PAY FOR COLLEGE

HOW ARE YOU PREPARING TO PAY FOR COLLEGE?

College can be affordable. And there are several ways for you and your child to work together to make college a reality. Encourage them to start saving on their own — combine this with your own savings and place the funds in a 529 College Savings Plan (learn more at uesp.org). Help your child complete the FAFSA, and learn about grants, scholarships and loans.

