

An aerial photograph of a city, likely Denver, showing a dense urban area with various buildings and a large green park in the foreground. In the background, there are mountains under a sky with soft, orange-tinted clouds, suggesting a sunset or sunrise. A large, semi-transparent blue rectangle is overlaid on the right side of the image. Inside this rectangle, the text "Earn and Save" is written in a white, sans-serif font. To the left of the text is a short vertical white line.

**Earn and Save**

# What is college?

Any postsecondary education  
(after high school)

- Technical college
- Community college
- University

Types:

- Certificates and other credentials
- Associate degrees
- Bachelor's degrees
- Graduate and professional degrees

1

Certificates and  
other Credentials

1 year or more  
(depending on program)

Provides preparation for specific jobs and careers. Programs can typically be completed in a few weeks to a little over a year of full-time attendance. Many certificates build into and count toward associate degrees.

Examples:

- Certificates of Proficiency
- Certificates of Completion
- Apprenticeships
- Licenses
- Professional Certifications

2

Associate Degrees

2 years

Provides preparation for employment or a bachelor's degree. Programs can typically be completed in two years of full-time attendance.

Examples:\*

- Associate of Applied Science
- Associate of Science
- Associate of Arts

4

Bachelor's Degrees

4 years

Provides a well-rounded education for success in a career or for graduate study. Programs can typically be completed in four years of full-time attendance.

Examples:

- Bachelor of Science
- Bachelor of Arts
- Bachelor of Applied Science
- Professional Bachelor's Degree

+

Graduate and  
Professional Degrees  
and Credentials

Typically 1-6 years  
beyond a bachelor's  
degree

Provides advanced preparation in a variety of careers that require education beyond a bachelor's degree. Programs can typically be completed in one to six years of full-time attendance, depending on the field of study.

Examples:

- Master's degrees
- Doctoral degrees
- Graduate Certificates

# How much does college cost?

## 2022 Average Utah In-State Tuitions and Fees

<u>Technical College</u>	~\$95/credit + fees
<u>2-Year College</u>	\$3,173
<u>4-Year University</u>	\$6,921

## 2022 Average National Out-Of-State Tuitions and Fees

<u>Nationwide Colleges and Universities</u>	\$26,382
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## 2021 Average National Private Non-Profit Tuitions and Fees

<u>2-Year College</u>	\$18,000
<u>4-Year University</u>	\$37,600

\*Don't forget external costs – Food, housing, books, supplies, transportation, etc.

# Paying For College Student Bundle



Apply for  
Scholarships



File the  
FAFSA



Earn and Save



Paying for College  
Student Bundle

Individual Student  
Situations



Creative Ways to  
Cut Costs



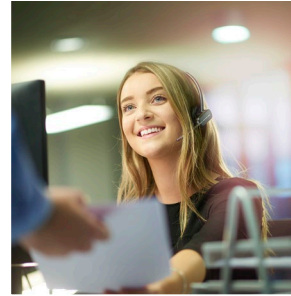
**Earn and Save**

# Consider Working While in College

Work-study jobs, part-time employment, seasonal roles, and internships all offer opportunities to learn and grow outside of the classroom while earning a degree.

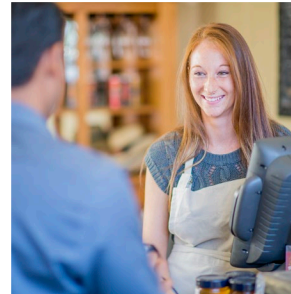
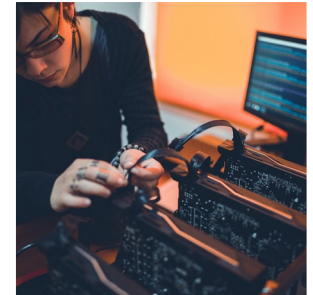


Click the icons to watch the video



## Work-Study Programs

## Part-Time Employment



## Summer or Seasonal Jobs

## Internships



# Federal Work-Study Programs



Work study is a part-time position, usually offered on campus. Many work-study jobs offer flexible schedules around classes and exam calendars and can help build connections with faculty and peers.

## Work-Study Job Opportunities:

- Student Center Role
- Research Assistant
- Off-Campus Position
- Fitness Center Position
- Library Support Role

# Part-Time Employment

Students can be more successful in education when working part-time compared to working full-time.

Balancing work and academics can be a challenge, but it's important to make studying a priority.

Seek opportunities that align with your interests and career goals! They may provide valuable experiences and connections.



**Here are some questions to ask when looking for employment and earning your degree at the same time:**

- Will this job bring me closer to my goal of graduation?
- Will I be able to manage the work-load along with school?
- Is this job getting me experience and networking opportunities in my field of study?



## Summer and Seasonal Jobs

One of the best ways to save for school is by taking advantage of working full-time during seasonal breaks, during the summer or winter.

Explore seasonal employment opportunities, like:

- Summer programs
- Become a lifeguard, camp counselor, or outdoor guide
- Retail opportunities
- Hospitality positions in restaurants, hotels, etc.
- Check local listings for options in the community.

# Internships


Internships are professional learning experiences that give students exposure to a business or organization related to the student's field of study.

Internships can be a good way to gain:

- Hands-on experience
- Resume-building assets
- Networking opportunities
- Credits to graduate (required by some programs)
- Monetary compensation (sometimes)



# Saving Options

Bank or Credit Union	my529 	ABLE Account
<ul style="list-style-type: none"><li>• Earns interest</li></ul>	<ul style="list-style-type: none"><li>• Investment account</li><li>• Visit <a href="https://my529.org">my529.org</a> for information on Utah's plan</li></ul> <p>Short video - <a href="https://youtu.be/tur4nwALKJE">https://youtu.be/tur4nwALKJE</a></p>	<ul style="list-style-type: none"><li>• Investment account, but for qualified disability expenses</li><li>• <a href="https://ableut.com">ableut.com</a></li><li>• <a href="https://stableaccount.com">stableaccount.com</a></li></ul>

# Students with Disabilities

# Modifications vs. Accommodations

## Modifications: K-12

- Modifications are made to assignments and the curriculum to meet the Free Access to Public Education, also known as FAPE, requirements in secondary education
  - E.g., reduced number of questions on assignments, reduction topics covered in class, use a word list or list of math formulas

## Accommodations: Higher Education

- Accommodations are made on college campuses to create accessibility for students with disabilities, but adjustments aren't made to the course requirements or the curriculum
  - E.g., specialized tutoring, recorded/audiobooks, class notetakers, preferential seating, lecture notes, study guides, etc.

Source: <https://www.parentcenterhub.org/accommodations/>

# FERPA form - Student Information Release Form

***“FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.” – U.S. Department of Education***

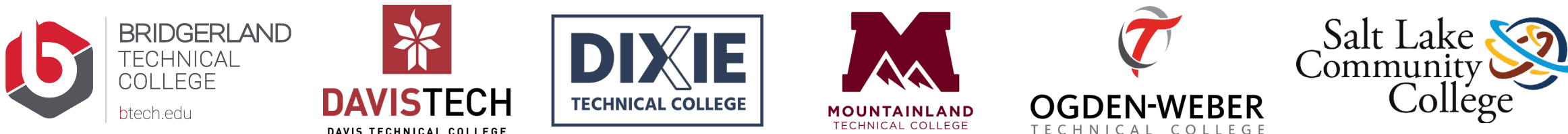
- The student needs to request the FERPA form. A parent cannot.
  - The student must agree to who is listed as the recipient in order to release records if it's an individual other than the student with access to records
- This can be beneficial if the student is deferring enrollment or taking a gap year
  - e.g., military service, ecclesiastical mission, humanitarian service, etc.

Remember that if you want a trusted adult involved in your college information, meetings, and conversations, you should want this form signed

Source: <https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

# Institution Disability Resource Centers

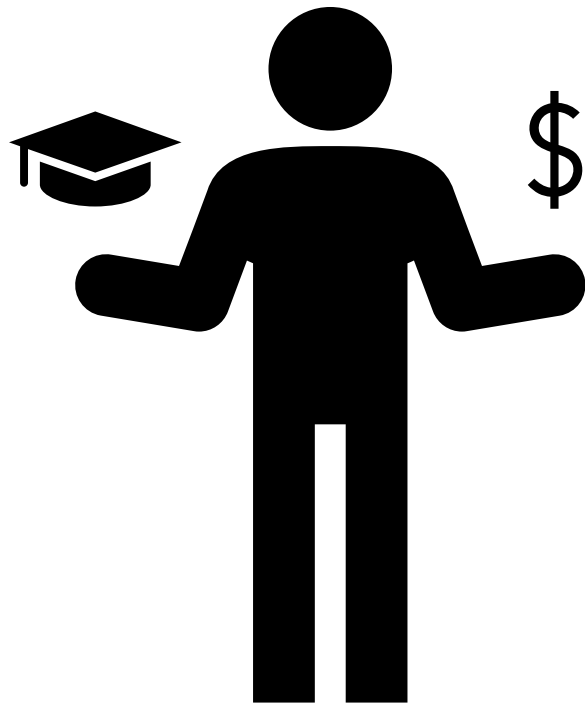
## *Public Colleges and Universities*



## *Private Institutions*



# Paying For College Student Bundle



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# Questions?

Contact Information