

# Earn and Save



[Earn and Save  
Handout](#)



[Resume Builder  
Activity](#)



[My529  
Exploration  
Activity](#)



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# 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



[Click for College Costs  
YouTube Videos](#)

# How much does college cost?

## 2024 Average Utah In-State Tuition and Fees (per year)

<u>Public Technical College</u>	~\$99/credit + fees
<u>2-Year Public College</u>	\$4,382
<u>4-Year Public University</u>	\$7,531

## 2024 Average National Out-Of-State Tuitions and Fees (per year)

<u>National 2-Year Public College</u>	\$8,415
<u>National 4-Year Public University</u>	\$27,457

## 2024 Average National Private Non-Profit Tuitions and Fees (per year)

<u>National 2-Year Non-Profit Private College</u>	\$20,019
<u>National 4-Year Non-Profit Private University</u>	\$38,421

\*These costs don't include external costs – Food, housing, books, supplies, transportation, etc.

# Paying for College Student Bundle



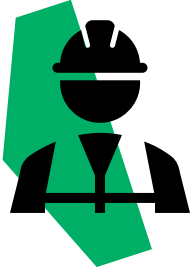
Apply for  
Scholarships



File the  
FAFSA



Earn and  
Save



Paying for College  
Student Bundle

Individual Student  
Situations

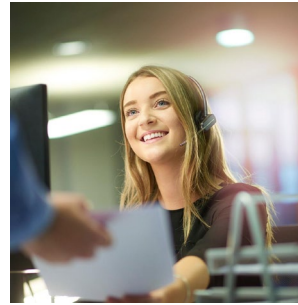


Creative Ways  
to Cut Costs



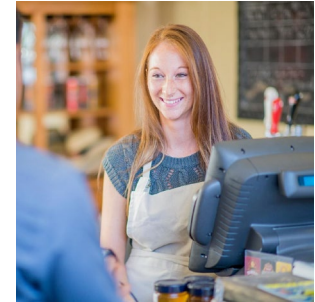
# Consider working while in college

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.



## Work-Study Program

## Part-Time Employment



## Summer or Seasonal Jobs

## Internships



# Federal Work-Study program



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

## Work-Study Job Opportunities:

- Student Center Roles
- Research Assistantships
- Off-Campus Positions
- Fitness Center Positions
- Library Support Roles

# Part-time employment

Students can often achieve greater success in their education when working part-time rather than full-time.

Balancing work and academics can be challenging, but prioritizing studying is crucial.

Seek opportunities that align with your interests and career goals, as they can provide valuable experiences and connections.



## Questions to ask when seeking employment and earning your degree:

- Will this job bring me closer to my goal of graduation?
- Can I manage this workload alongside my studies?
- Does this job offer experience and networking opportunities in my field of study?

# Summer and seasonal jobs



One of the best ways to save for college is to work full-time during seasonal breaks, like the summer or winter.

Explore seasonal employment opportunities, such as:

- Summer programs
- Lifeguarding, camp counseling, or outdoor guiding
- Retail positions
- Hospitality roles in restaurants, hotels, etc.
- Check local listings for options in the community



# Internships


Internships are professional learning experiences that give students exposure to businesses and organizations relevant to their field of study.



## **Internships offer:**

- Hands-on experience
- Resume-building assets
- Networking opportunities
- Credits towards graduation for some programs
- Some offer monetary compensation

# 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> <div data-bbox="1217 1133 1327 1232"></div> <p data-bbox="1098 1250 1447 1286"><a href="#">Click for my529 video</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



Students with Disabilities  
Handout

# Modifications vs. Accommodations

## Modifications: K-12

- Modifications are made to assignments and the curriculum to meet the Free Appropriate Public Education (FAPE) requirements in secondary education
- Examples include:
  - Reduced number of questions on assignments
  - Fewer topics covered in class
  - Use of 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 are not made to the course requirements or the curriculum
- Examples include:
  - Specialized tutoring
  - Recorded/audiobooks
  - Class notetakers
  - Preferential seating
  - Lecture notes
  - Study guides

Source: [Parent Center Hub](#)

# Student Information Release Form (FERPA)

***“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 must 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 for reasons such as military service, ecclesiastical mission, humanitarian service, etc.
- If students want a trusted adult involved with their college information, meetings, and conversations, make sure this form is signed

# Institution Disability Resource Centers

## *Public Colleges and Universities*



BRIDGERLAND  
TECHNICAL  
COLLEGE  
btech.edu



DAVISTECH  
DAVIS TECHNICAL COLLEGE



OGDEN-WEBER  
TECHNICAL COLLEGE



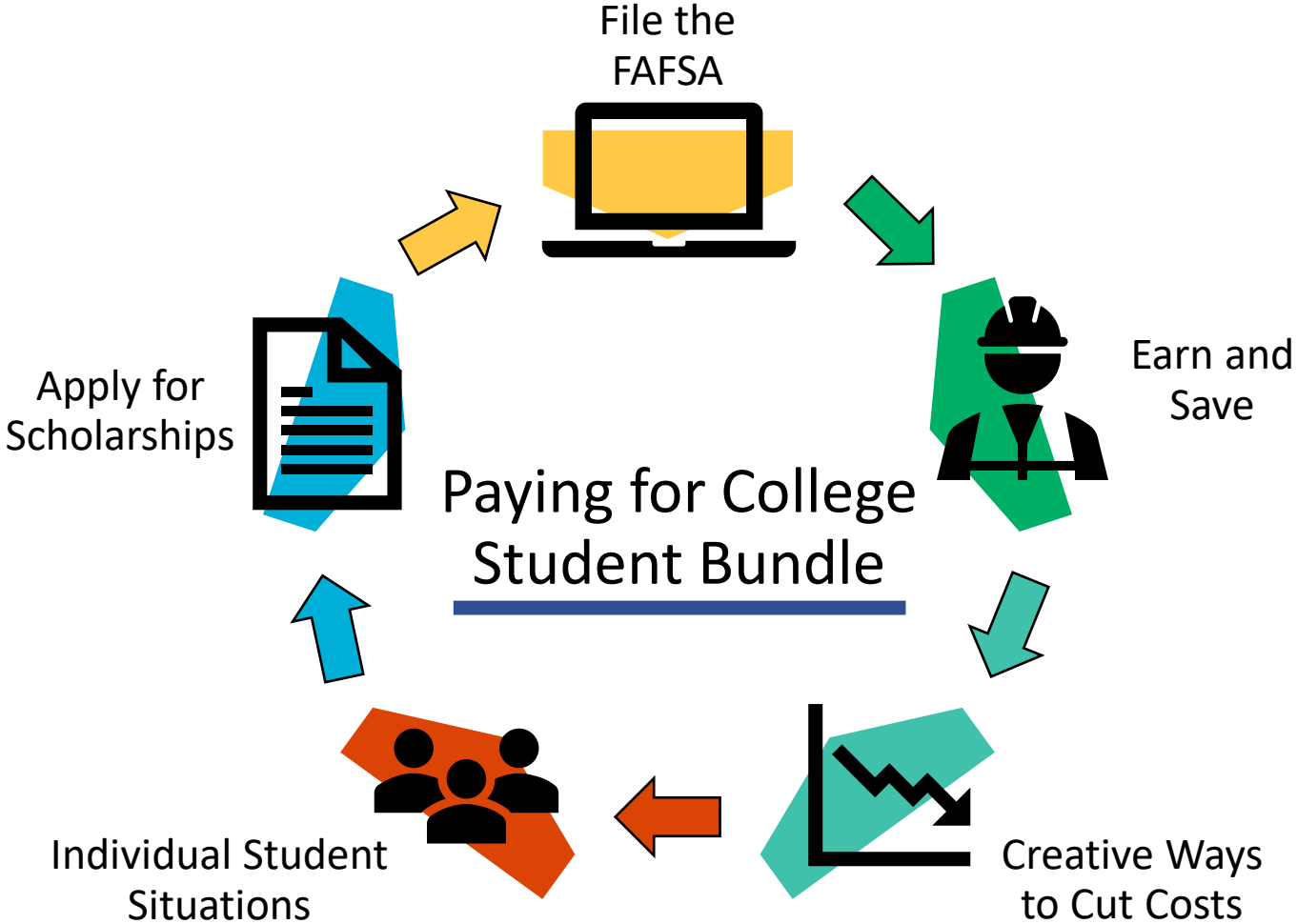
UtahStateUniversity®



## *Private Institutions*



# Paying for College Student Bundle



An aerial photograph of a city, likely Denver, Colorado, featuring a prominent domed building (the Colorado State Capitol) and surrounding urban landscape. The image is partially obscured by a large, semi-transparent blue rectangular overlay. The word "Questions" is written in white, sans-serif font within this overlay, positioned to the right of a vertical white line.

# Questions