

PLANNING for your CHILD'S EDUCATION

Early College Planning Guide



TABLE OF CONTENTS

WHAT IS COLLEGE?	1
COLLEGE OPTIONS	1
DEGREES AWARDED BY POSTSECONDARY INSTITUTIONS	2
WHY COLLEGE?	3
THE BENEFITS OF HIGHER EDUCATION	3
PREPARING STUDENTS	4
COLLEGE AND CAREER READY	4
MIDDLE SCHOOL	5
PLANNING HIGH SCHOOL COURSES	6
ONLINE RESOURCES FOR EARLY COLLEGE PLANNING	6
PARTICIPATE IN SPECIAL ACADEMIC PROGRAMS	7
WHAT DO COLLEGES REALLY LOOK FOR?	8
PAYING FOR COLLEGE	9
WHERE TO BEGIN	9
LEARN ABOUT THE FINANCIAL AID PROCESS EARLY: UNDERSTAND THE ACRONYMS	9
WHAT IS INCLUDED IN THE EFC CALCULATION?	9
TYPES OF FINANCIAL AID	9
NET PRICE CALCULATORS	10
HOW DO YOU APPLY FOR FINANCIAL AID?	10
SAVING FOR COLLEGE	11
AFFINITY PROGRAMS	11
529 PLANS	11
COVERDELL EDUCATION SAVINGS ACCOUNT	11
UTMA AND UGMA CUSTODIAL ACCOUNTS	11
ROTH IRA	11
STUDENT ACTIVITY: DRAW YOUR OWN COLLEGE CAMPUS/DORM ROOM	12-14
NOTE PAGES	15-17

This early college planning guide was developed by The Center for College Planning. To request additional copies or to get more information about the college access programs offered by the NHHEAF Network Organizations, e-mail collegeplanning@nhheaf.org or visit us online at nhheaf.org.



Encourage your K-8 students to visit this educational, fun and interactive website that promotes early college awareness to NH middle-school students and parents.

WHAT IS COLLEGE?

COLLEGE OPTIONS

In the United States alone, there are over 4,700 different postsecondary institutions offering a variety of programs and degrees. They are categorized in the following way:

Career Schools

- Privately owned and operated
- Programs of study from five months to three years
- Wide variety of job-training options
- Curriculum focused on a specific field
- Small class size

Example: *Michael's School of Hair Design & Esthetics*

Community or Junior College

- Fewer programs of study with a focus on job training
- Programs of study usually two years in length and are designed to transfer to a four-year college
- Small class size
- Generally closer to home
- Cost less than four-year colleges and universities
- Certificates, licenses, Associate of Arts (A.A.) degrees, Associate of Science (A.S.) degrees, Associate of Applied Science (A.A.S.) degrees, and/or Associate of Fine Arts degrees (A.F.A.)

Example: *NHTI, Concord's Community College*

Four-year College

- Public, supported by the state in which they are located, or private, self-supporting
- Broad range of courses, usually emphasizing humanities, social science, and science
- Undergraduate programs (and some offer graduate and professional degrees)
- Small or large class depending on student to professor ratio
- Bachelor's degrees - Bachelor of Art (B.A.), Bachelor of Science (B.S.), Bachelor of Business Administration (B.B.A.), or Bachelor of Fine Arts (B.F.A.)

Example: *Saint Anselm College, Keene State College*

University

- Public, supported by the state in which they are located, or private, self-supporting
- Large selection of majors and research facilities, with greater variety of classes
- Four-year programs
- Larger class size
- Bachelor of Arts (B.A.), Bachelor of Science (B.S.), Bachelor of Business Administration (B.B.A.), Bachelor of Fine Arts (B.F.A.), graduate & professional degrees

Example: *University of New Hampshire*



DEGREES AWARDED BY POSTSECONDARY INSTITUTIONS

Certificate or License (without prior college education)

- Professional training in a specific field (e.g., plumbing, air conditioning, real estate, heating and refrigeration, computers, or health care)
- One year or less of full-time study

Associate Degree (e.g., Associate of Arts (A.A.), Associate of Science (A.S.), Associate of Applied Science (A.A.S.), Associate of Fine Arts (A.F.A.))

- Prepares students for a career or to transfer into a bachelor's degree program
- Two years of full-time study or approximately 60 credits

Bachelor's Degree (e.g., Bachelor of Arts (B.A.), Bachelor of Science (B.S.), Bachelor of Business Administration (B.B.A.), Bachelor of Fine Arts (B.F.A.))

- Four years of full-time study or approximately 120 credits
- Bachelor's degrees are considered the minimum education requirement to work in many fields such as education and engineering

Undergraduate Certificate or License

- Some universities offer "certificates of proficiency" enabling students to supplement their major with study in another field
- One year or less of full-time study
- Some majors require students to pass a licensing exam to practice or work within their chosen field (e.g., nursing, teaching)

Master's Degree (e.g., Master of Arts (M.A.), Master of Science (M.S.), Master of Business Administration (M.B.A.), Master of Social Work (M.S.W.), Master of Education (M.Ed.))

- Applicants must already hold a bachelor's degree
- Some careers require a master's degree (e.g., counseling, nurse practitioners, postsecondary educators)
- One to two years of full-time study or 36 to 54 credits

Doctoral Degree (e.g., Medical Doctor (M.D.), Doctor of Pharmacy (Pharm.D.), Doctor of Education (Ed.D.))

- Highest level academic degree
- Advanced and intensive study in a particular field
- Three to four years of full-time study or approximately 90 to 120 credits

Graduate Certificate

- Additional training in a professional or academic subject (e.g., nursing, education, health communications)
- Available to students who have completed a bachelor's and/or master's degree
- Length of program varies



WHY COLLEGE?

THE BENEFITS OF HIGHER EDUCATION:

- **Higher earnings** - Average earnings increase with years of education and particularly with degree completion
- **Greater job opportunity and satisfaction** - Having a college degree presents more career options in a rapidly changing world and college graduates generally feel more fulfilled in their careers
- **Lower unemployment rates** - Unemployment rates for high school graduates are almost twice as high as for college-educated adults
- **Superior employee benefits** - Individuals with college degrees are more likely to receive health and pension benefits from their employer
- **More secure retirement** - College graduates have higher income replacement rates than individuals with no post-secondary education leading to a more comfortable retirement
- **Healthy living** - Healthy behaviors and longer life expectancy are highly correlated with education level
- **Personal growth** - College graduates have an increased ability to think critically and analytically, express themselves more clearly verbally and in writing, analyze and compute more effectively, and possess greater self-awareness and fulfillment
- **Increased citizenship** - College-educated adults have higher rates of voting and volunteering and engage more frequently in educational activities with their children



Our NH College Club website is a fun and interactive space to learn about college with articles, links, and resources designed for K-8 student and parents - nhcollegeclub.com

Interested in learning more about trends in higher education? Reliable and comprehensive data on collegeboard.org is provided for educators, policymakers and interested individuals for the purpose of shedding light on the current state of college prices and student financial aid, and how it changes from year to year.

For the latest data from the College Board, visit the *Trends in Higher Education* Series online at trends.collegeboard.org.



PREPARING STUDENTS

COLLEGE AND CAREER READY

Preparing for college is not something that you will have to do on your own and you don't need a college degree to help your child prepare for the challenge of postsecondary education. You can take an active role in broadening your child's future options by communicating with teachers and counselors and helping your child to develop a course of study that will ensure his or her ability to achieve both academic and career goals. Below are some suggestions to ensure that your child is college and career ready.

EARLY YEARS

- **Read, read, read**
 - Surround your child with books and other reading materials
 - Get your child his or her own library card
- **Explore**
 - Give your child opportunities to investigate, try new things, get dirty, build knowledge, and gain self-confidence
- **Get involved**
 - Show your child that you value education and want to see him or her succeed, because if you value education, your child will too
- **Encourage interests**
 - Teach your child the value of getting involved in a variety of school and community activities
- **Help develop problem-solving skills**
 - These skills help children to identify and set goals, develop attention and persistence, gain confidence, and begin to recognize and reflect on consequences of their actions
- **Make the most of summer break**
 - Summer camp provides opportunities for your child to gain confidence, develop life-long skills, experience success, learn social skills, explore, and more
- **Visit a college campus**
 - Introduce your child to campus life early by visiting older relatives who are in college, attending a sports event, going to a production at the college theater, or attending a college-sponsored summer camp



MIDDLE SCHOOL

- **Read, read, read**
 - Continue to encourage your child to read and consider giving books as gifts or rewards
- **Make education a priority**
 - Help your child set goals for the academic year
 - Show interest in your child's schoolwork and talk about his or her school day
- **Be involved in course selection**
 - Encourage your child to take the most challenging courses he or she can handle
 - Choose demanding courses to build confidence and prepare your child for higher level coursework in high school
- **Help develop good study habits**
 - Set a study time based on your child's preferences (e.g., right away after school, after a quick snack, or later in the evening after activities) and identify a well-lit, distraction-free study area based on your child's preferences (e.g., bedroom, desk, or kitchen table)
- **Be in the know**
 - Keep up with your child's homework assignments, tests, and papers so you can celebrate achievements and solve any problems as a team
 - Check with your child's teachers because they may utilize online software programs to update students' grades, homework assignments, projects, and important information on a daily or weekly basis (be sure to find out how to register for a parent account)
- **Help with homework**
 - Encourage your child to ask questions about homework assignments
 - Help where you can and seek additional resources when necessary
 - Most teachers have extra help hours either before or after school, or they may be able to recommend a tutor if your child needs more one-on-one attention
- **Encourage involvement and commitment**
 - Encourage your child to get involved in school and community activities, because getting involved in clubs, sports, and community service activities gives your child the opportunity to identify hidden talents, develop social skills, increase self-awareness, and explore interests
- **Visit a local college**
 - Look for upcoming events on a college campus to attend together or sign your child up for classes offered to local children or families, because just being on campus can spark your child's interest in post-secondary education



Summer is a great time for your child to explore his or her interests at camp! For a list of NH summer camps visit parentingnh.com

PLANNING HIGH SCHOOL COURSES

Whether students are signing up for electives or advanced courses, the classes they take in high school reveal a lot about their motivation and interest in learning. Smart choices now will open more opportunities for college later. Remember that meeting high school graduation requirements may not mean meeting college entrance requirements. Plus, there are many benefits to taking more rigorous courses including:

- Higher standardized test scores
- Less need for remedial classes at the college level, reducing extra time and expense
- Increased college graduation rates
- Increased opportunities for financial aid and scholarships
- Attainment of high level skills that colleges and employers require

High school course requirements vary from school to school. Be sure to check with specific colleges to see what they require for admission.

Whether students plan to go to a four-year, two-year or technical school, there are certain subjects that are critical to their success. The state of New Hampshire supports the **New Hampshire State Scholars Initiative** (nhscholars.org) which is a program that encourages students to take a more rigorous course of study. Patterned after the recommendations of the National Commission on Excellence in Education, the State Scholars Core Course of Study includes no less than the following:

- 4 years of English
- 4 years of math (algebra I, geometry, algebra II, and one other competency)
- 3 years of basic lab science (biology, chemistry, physics)
- 3.5 years of social studies (chosen from U.S. and world history, geography, psychology, government)
- 2 years of the same language other than English

Beyond the NH Scholars Core course option, students can further personalize their education and choose from NH Scholars STEM Emphasis and NH Scholars Art Emphasis pathways. In addition to the graduation requirements for the Core program, the coursework includes:

NH Scholars STEM Emphasis

- An additional year of high school lab science (total of 4 years)
- One year of STEM coursework (technology, engineering, computers, advanced manufacturing, science, math, CTE Program, Project Lead The Way, and others as approved by individual schools)

ONLINE RESOURCES FOR EARLY COLLEGE PLANNING

The NHHEAF Network
Organizations
nhheaf.org

NH College Club
nhcollegeclub.com

U.S. Department of Education
studentaid.gov

Saving for College - 529 Plans &
Savings Options
savingforcollege.com

Tax Benefits for Education
irs.gov

College Financial Aid
Information
finaid.org

NH's 529 College Savings Plan
fidelity.com/unique

UPromise
upromise.com

PARTICIPATE IN SPECIAL ACADEMIC PROGRAMS

Students who undertake a rigorous course of study through **New Hampshire Scholars** will challenge themselves to do their best work during their high school career and may enjoy a wider range of postsecondary options upon graduation. To learn more about the **New Hampshire Scholars** program, visit nhscholars.org or call **603-225-4199 x300**.

Through the **College Board's Advanced Placement (AP)** college-level courses and exams, students can earn college credit and advanced placement, take more challenging courses and stand out in the admission process. The College Board offers dozens of AP courses. According to the College Board, more than 90 percent of four-year colleges in the United States and colleges in more than 60 other countries give students credit, advanced placement or both on the basis of AP exam scores. Students and parents should talk to an AP teacher or the AP coordinator at the high school. For more information, visit apstudent.collegeboard.org.

In addition, the **Community College System of New Hampshire (CCSNH)** offers the **Running Start** program, where high school students are given the opportunity to take college courses for college credit while also completing the requirements for high school graduation. Students earn college credits for a fraction of the price of a course fee, and many of these credits will then transfer to postsecondary schools all around the country. For more information, visit ccsnh.edu.

EStart is a dual credit program that offers NH high school students the opportunity to take college courses through the **Community College System of New Hampshire (CCSNH)**, while earning both high school AND college credit simultaneously. These courses are delivered 100% online. Check with your child's school counselor to determine the school's policy for accepting online coursework to meet graduation requirements. For more information, visit ccsnh.edu.

The **Early College** initiative allows students to get a jumpstart on their college education by earning college-level credits during their high school years. With this option for earning college credit, high school students are integrated into regular on-campus courses at one of the schools of the **Community College System of New Hampshire (CCSNH)**. For more information, visit ccsnh.edu.

The **Virtual Learning Academy (VLACS)** is an online virtual public middle and high school offering students the opportunity to take courses full or part-time at their own pace. Students can enroll at any time and take courses to supplement what is offered at their school, accelerate their learning, or free up time in their daily schedule to take additional coursework at their middle or high school. VLACS also offers an **Early College** program in which students can take college-level coursework to complete one year of an associate's degree while completing the senior year of high school or simply earn a few college credits before college. For more information, visit vlacs.org.



WHAT DO COLLEGES REALLY LOOK FOR?

Long before your child applies to college, it is important to understand what colleges seek in their applicants and what your child's high school transcript and extracurricular activities say about him or her. Knowing this early can help you and your child to make choices throughout high school that convey who he or she really is as a student and as a member of his or her high school community.

The majority of colleges will agree that there are three primary elements considered in the evaluation of an admissions candidate: academics, personal attributes, and standardized test scores.

Solid academic record (high school transcript)

- The most important element in the application review is the high school transcript which includes grades as well as course titles and levels from all four years of high school
- The grades a student receives in his or her courses will be compiled to formulate a GPA (grade point average)
- In order to better understand this GPA, colleges will also consider the framework in which it was earned - the level of coursework is important
- Honors and college-level coursework such as Advanced Placement (AP) or International Baccalaureate (IB) generally receives extra weight in the calculated GPA. By stretching themselves and being willing to accept a challenge academically, students are able to demonstrate that they are ready for college-level work. Students should plan to take the most challenging courses of which they are capable while maintaining a grade of B or better

Personal attributes

- Colleges are communities and the admissions offices want students who will strengthen that sense of community. So, to be prepared to do college-level work is not enough. Colleges will want to know what else your child brings to enhance this sense of community. They will look at him or her as a whole person
- Personal attributes are revealed through the college essay, letters of recommendation, and extracurricular activities
- Quality over quantity - your child should focus on those activities which help explore future careers, bring him or her joy, and excite his or her passions rather than simply adding to a college resume

Standardized test scores

- Many colleges require standardized test scores for admission and will accept either SAT or ACT scores
- Most will "superscore" your child's standardized test scores, combining the highest section scores across all of the dates the test is taken to create the highest possible "superscore" (check with each individual college to determine their policy)
- There are over 1,000 colleges and universities which are considered "test optional," allowing students to decide whether to submit their standardized test scores for consideration in the admission process. For more information and a complete list of schools which are test optional, visit fairtest.org
- Be aware that test optional schools may require the submission of standardized test scores in order to be considered for scholarship



PAYING FOR COLLEGE

WHERE TO BEGIN

Curious about how much college will cost five to ten years from now? You can project college costs which have historically been twice the rate of inflation. Current yearly increases average 5% to 8%. Cost projection calculators estimate how much college will cost you when your child is ready. You can access this feature on our website at nhheaf.org/calcs.asp.

LEARN ABOUT THE FINANCIAL AID PROCESS EARLY: UNDERSTAND THE ACRONYMS

College is expensive. However, it is important to understand that most students receive some form of financial aid to help offset the cost. Understanding the process and the terminology can help assure that your child receives the financial assistance for which he or she is qualified.

Cost of Attendance (COA) - The amount budgeted by the institution for tuition, room and board, mandatory fees, books, supplies, and any related expenses

Federal Methodology - A formula which takes into account parent and student income and assets and determines how much a family has available to meet college costs

Free Application for Federal Student Aid (FAFSA) - A form the student needs to complete each year of college in order to be eligible for financial aid

Expected Family Contribution (EFC) - The amount the family is "able" to pay, as determined by federal methodology, towards the cost of one year of college

WHAT IS INCLUDED IN THE EFC CALCULATION?

- Parent and student annual income
- Parent and student assets
- Family size
- Number of family members attending college
- Unusual circumstances

TYPES OF FINANCIAL AID

- Gift Aid (money that does not have to be repaid)
 - Need-based grants awarded based on family finances
 - Scholarships awarded based on merit (academics, athletics, performing arts, etc.)
- Self-help (money that must be repaid or earned)
 - Student loans which must be repaid upon graduation
 - Work-study money earned through employment opportunities



*Funding varies greatly from student to student and school to school.
Visit nhheaf.org/calc.asp for financial aid and EFC calculators.*

NET PRICE CALCULATORS (NPC)

Not all NPCs are created equal. Some schools have chosen to purchase more in-depth calculators and as such, results for some schools may be more accurate than others. Follow directions closely, reading all disclaimers, as they can provide information on how accurate the estimate will be.

HOW DO YOU APPLY FOR FINANCIAL AID?

The financial aid process may seem complicated, but in its simplest form, it comes down to understanding five steps:

1. Completion of the Free Application for Federal Student Aid (FAFSA) soon after October 1 of the student's senior year. Each institution will have their specific deadlines for submission and may require supplemental financial aid forms, such as the CSS PROFILE, before an application for aid is considered complete.
2. The collected FAFSA information is then submitted to the U.S. Department of Education. The Department applies federal methodology and determines the amount the family can afford towards college costs. This is called the Expected Family Contribution (EFC).
3. Next, the Department forwards the FAFSA information, including the EFC, to every school to which your child has applied for financial aid. The financial aid office subtracts your EFC from the cost of attendance (COA) to determine your ELIGIBILITY for financial aid.
4. The financial aid counselor at each campus determines your award package based on your EFC and the financial resources and priorities of the institution.
5. The student receives an AWARD LETTER that details the amount of financial aid the college is able to offer. The aid is broken down into loans, grants, scholarships, and work-study. Below is a sample breakdown from two sample colleges.

Example A:	Example B:
Cost of Attendance \$55,000	Cost of Attendance \$27,000
- EFC \$12,000	- EFC \$12,000
= Eligibility for Aid \$43,000	= Eligibility for Aid \$15,000
- Aid Offered \$19,000	- Aid Offered \$6,500
= GAP: \$24,000	= GAP: \$8,500
* GAP + EFC = the amount to be paid by the family in order to cover college expenses.	
Example A, GAP + EFC = \$31,000	Example B, GAP + EFC = \$17,500



SAVING FOR COLLEGE

College may seem far off when your child is in elementary or middle school, but don't let that push college savings down on your list of financial priorities. There are many methods of savings that you can get started with right away. College savings can potentially save you and your child from student loan debt down the road.

Savings in parents' names and savings in a child's name are treated differently on the FAFSA. Assets of a child are considered at 20% of face value in the federal methodology when calculating the EFC. Parents have asset protection allowance built into the formula based on the age of the eldest parent. The closer the parent is to retirement age, the more protected the assets become. Any assets held in the parents' names above the protected allowance are considered at most 5.64% available by the federal formula. For more information on asset protection allowance and college savings, visit nhheaf.org/financing.asp.

Consider these savings options for you and your child:

AFFINITY PROGRAMS

- Offer college savings incentives, including contributions to a 529 plan, for purchases made through the program
- Parents, grandparents, friends, and siblings register their credit cards with the affinity program and their purchases at participating stores are rewarded (e.g., UPromise, upromise.com)
- Investment companies which manage 529 plans, such as Fidelity Investments (which manages New Hampshire's UNIQUE College Investment Plan and the Fidelity Advisor 529 Plan), offer rebates to its credit card customers
- Supplement regular long-term investments
- Learn more at fidelity.com/unique

529 PLANS

- Most popular education-specific saving plans, allowing you to save money for a child's undergraduate or graduate level education in an individual investment account
- Anyone can participate in a 529 plan regardless of income of the account owner, and anyone can contribute to a plan, up to the lifetime contribution limit
- Contributions grow federal and state income tax free and all withdrawals used for qualified higher education expenses (tuition, fees, books, supplies, and room and board) are tax exempt
- Asset of the parent when filing financial aid paperwork

COVERDELL EDUCATION SAVINGS ACCOUNT

- A tax-advantaged education savings account that you can establish for a child under the age of 18
- Contributions can no longer be made after the child turns 18
- Income restrictions apply to the owner of the account (visit irs.gov in *Publication 970 Tax Benefits for Education* for more information)
- Savings grow tax-free until distributed as long as they are used for qualified educational expenses
- Asset of the parent when filing financial aid paperwork

UTMA AND UGMA CUSTODIAL ACCOUNTS

- The Uniform Gift to Minors Act (UGMA) is a simple way for a minor to own securities without a court-appointed trustee and without requiring the services of an attorney
- The Uniform Transfer to Minors Act (UTMA) also allows minors to own other types of property (e.g., real estate, art, royalties, or patents)
- UTMA and UGMA are considered the asset of the child

ROTH IRA

- Offer tax benefits to encourage retirement and education savings
- Contributions grow tax free
- Under certain conditions (i.e. distributions are not more than your qualified educational expenses and are taken only from contributions) distributions are tax free
- There is no penalty for taking early distribution (before 59^{1/2}) if it is used to pay for qualified educational expenses

It's never too early to start planning for college. Here is a fun activity to get your child thinking about what he or she might want in a college experience!

Draw Your Own College Campus

What Does YOUR College Campus Look Like?

There are over 4,700 colleges in the United States and they are all different. Some are two-year community colleges others are four-year colleges. Some are in cities, others are in towns. Some are tiny, with only a couple hundred students. Others are large, with over 10,000 students! Some have dormitories, some do not.

It's time for you to Create Your Own College Campus – tell us about the buildings, the classes, the activities you would like to see on your college campus.

DIRECTIONS: Answer the questions below about your college. Then, turn the page and draw a MAP of your college campus. Have fun and be creative!

1. **What is the name of your college?** _____

2. **Where is your college located? (circle one)**

In a big city • Near the woods • In a small town • Near the beach • Close to the mountains

3. **How big is your college? (circle one)**

Tiny • Small • Medium • Large • Extra large

4. **What does your college cost to attend for one year? (Choose from \$5,000 to \$45,000)**

5. **Circle 5 types of classes offered at your college:**

Criminal justice

Graphic design

Engineering

Law

Video game design

Veterinary medicine

Cooking & baking

English

Music performance

Education & teaching

Creative writing

Nursing

Computer programming

Automotive technology

Theater & acting

Chemistry

Sports management

Marine biology

6. **Circle 5 activities you can do at your college:**

Play sports

Go to a movie

Go to a concert

Visit a planetarium

Hike trails

Ride a horse

Swim in a pool

Exercise in a gym

Watch a play

Volunteer

Join a club

Study at the library

Eat in the dining hall

Go camping

Sing in a show

Host a radio show

Build a robot

Run for student government

Write for the school newspaper



Draw Your Own College Campus

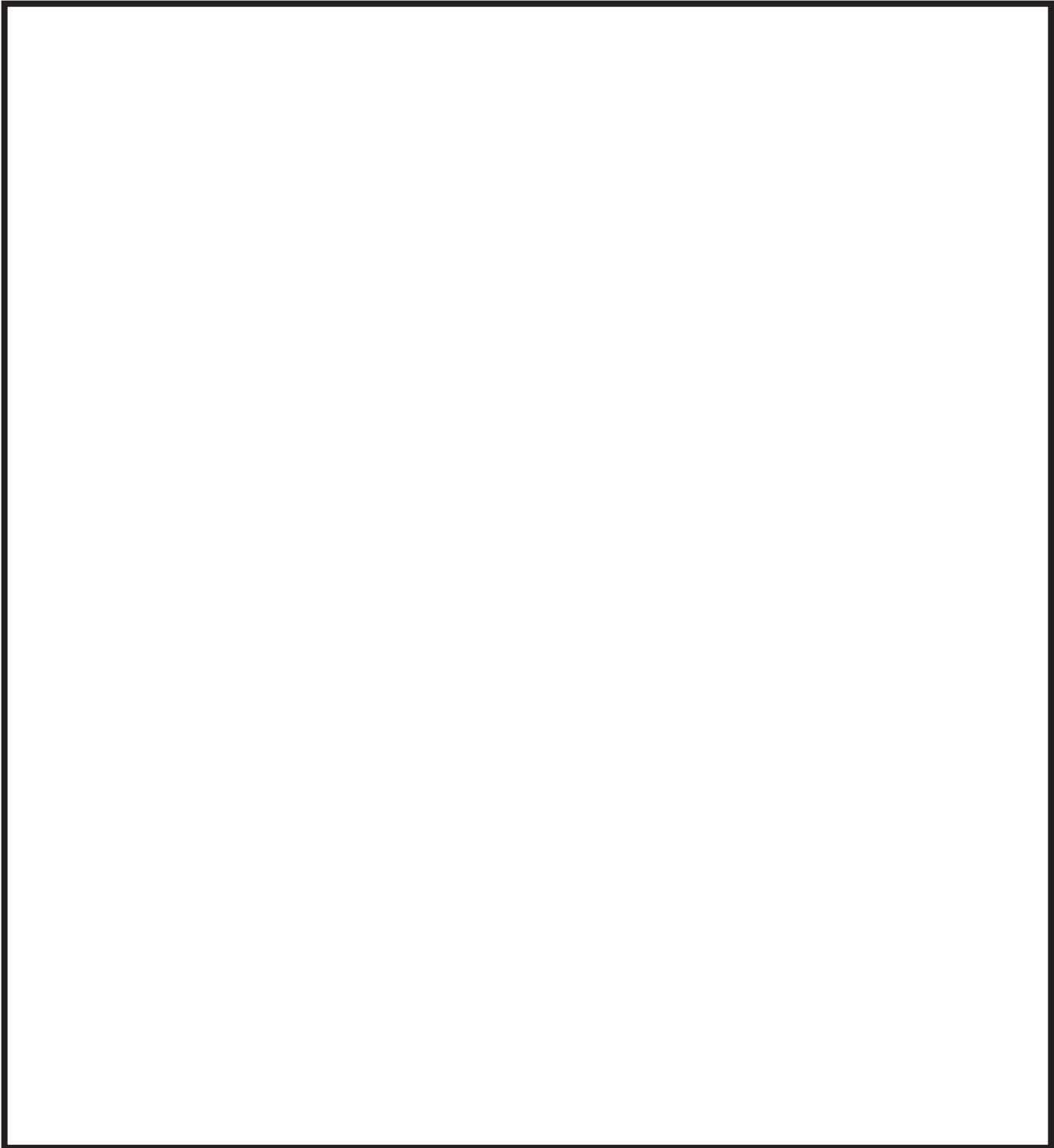
My College Name: _____

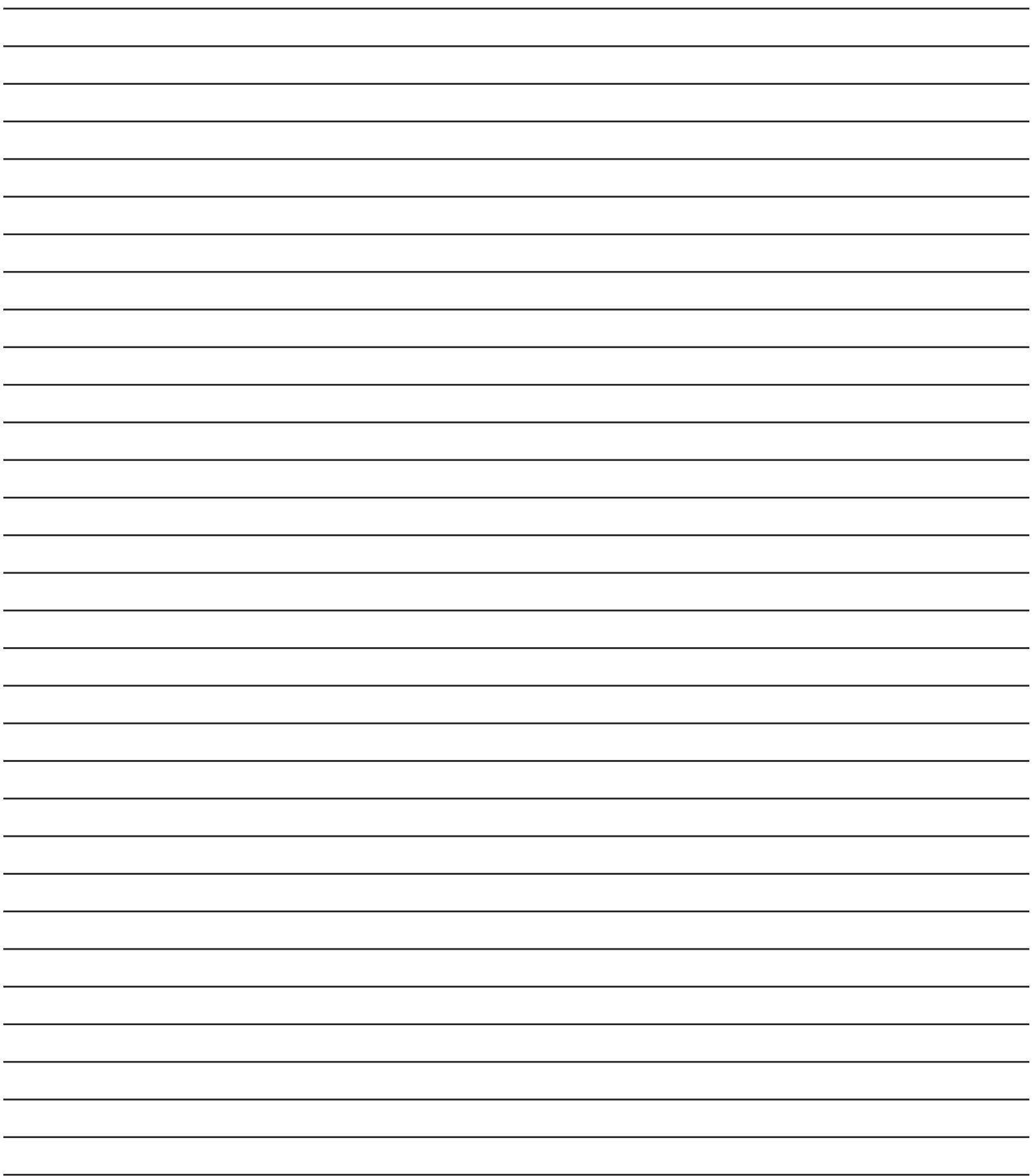
Some possible buildings or areas to include: library, dining hall, dormitory, classrooms, sports fields, barn or stables, social center, gym or pool, movie theater, concert hall.



Draw Your Own College Dorm Room

What would you include in your room? – Some items college kids keep in their room are: computer, books, mini-refrigerator, desk, bed, posters, microwave, radio, alarm clock, sports equipment, musical instrument, pictures of family and friends.







THINKING ABOUT COLLEGE?

The NHHEAF Network Organizations' **Center for College Planning** is Proud to Bring New Hampshire Free College Planning Programming and Events



- Workshops and College Planning Presentations
- Special Events Including Destination CollegeSM & Discover U
- College Planning Lending Library
- Assistance with FAFSA Filing
- Monthly College Planning e-Newsletters
- Toll-Free College Planning Hotline
- Early College Awareness Programs Featuring our College Planning Bear Mascot