

In 2013, the college enrollment rate for high school graduates from high-income families was 80%, but the rate for those from low-income families was 31 percentage points lower (Kena et al., 2015). Some lowincome students who pursue college choose less selective schools that produce fewer degreed graduates (The Executive Office of the President [EOP], 2014). "Educational attainment is more important to our economic success than ever before. The share of jobs that require postsecondary education has doubled over the last forty years" (EOP, 2014, p. 10). Projections show that by the year 2020, 67% of available jobs in Oklahoma will require a college degree or additional post-secondary training and education (Oklahoma State Regents for Higher Education [OSRHE], 2016).

School-based counseling makes "a distinct and substantial contribution to the college enrollment and destinations of low-SES populations, especially" (Belasco, 2013, p. 797). Applying to college can be challenging for anyone, but obstacles can seem insurmountable to first-generation students, especially. High schools are essential in making students aware of the advantages of college and helping them apply to institutions that match their qualifications (Roderick, Coca & Nagaoka, 2011). This brief includes strategies for what high school practitioners can do to help students to successfully choose and enroll in a college.



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EXPLORE CAREERS

No decision may be more important for a high school student than whether or not to go to college. Exploring careers can provide a sense of the superior options open to those with a college degree, motivate students to go, and help them to choose a college (MacAllum, Glover, Queen & Riggs, 2007). Low-income students, especially, need exposure to careers available with a college degree as they may have few role models in that regard (Destin & Kosko, 2016). Tierney, Bailey, Constantine, Finkelstein, and Hurd (2009), suggest college graduates from different career fields be invited to speak at high schools and that job shadowing and short-term internships be arranged with local businesses.

FINDING THE **COLLEGE THAT FITS**

The Internet has become the main resource for learning about colleges, but students must be savvy about distinguishing reality from hype because colleges use the same marketing techniques as businesses (Anctil, 2008; Han, 2014). Students and parents need instruction on conducting Internet searches for college information. Some sites claim to provide free information, but once browsers are drawn in, they are asked to pay a fee (Hoxby & Turner, 2013). The Federal Trade Commission posts information on scams, at consumer.ftc.gov.

Seniors need to know where to find information to compare schools and how their personal performance (including GPA, class rank, and exam scores) relates to entrance requirements. Shamsuddin (2015) recommends lessons in calculating GPA and understanding other college entrance data, such as percentile ranks, be incorporated into high school math classes. The National Association for College Admissions Counselors (NACAC, n.d.-a) offers a useful "College Comparison Worksheet" at NACACnet.org and recommends that, while gathering information, students read online sites of college newspapers and department home pages to get a feel for institutions. It is essential "that the goals and personality of the student are well matched with the college. Students who think first about who they are and what they want are more likely to choose a college that fits them" (NACAC, n.d.-b).

Byndloss, Coven, Kusaveva, Johnston, and Sherwin (2015) recommend each school develop a spreadsheet of choice factors with information about colleges selected especially for their students. Institution cost, admission requirements, graduation rates, location, institution size, and campus diversity are examples of variables to include (Byndloss et al., 2015). From the spreadsheet, personalized lists of colleges for consideration can be generated for each student. A similar spreadsheet of student data-such as exam scores, career interests, GPAs, important deadlines, completion status of applications, and financial aid plans—can be developed and used to

monitor and identify those who need additional assistance (Byndloss et al., 2015).

According to the National Association for College Admission Counseling (2012), the average debt students have at college graduation is an important factor to consider as well. ProPublica's website, Debt by Degrees (projects.propublica.org/colleges), posts the average cost at each college for low-income students, the percentage of individuals receiving Pell Grants, their median federal debt, and non-repayment rates. Schools producing students with high debt tend to provide less financial aid.

The online College Navigator lists the average range of entrance exam scores for admitted students as well as data on retention, graduation, and transfer rates of post-secondary schools. For those it affects, students should ask prospective schools about Pell student graduation rates which, by law, colleges are required to give to any applicant who asks (Butrymowicz, 2015).

Two-year schools are often more affordable, geographically convenient to a student's home, and offer scheduling flexibility if students must work full time or are constrained by family responsibilities (Gonsher & Halberstam, 2009). "Community colleges can provide a meaningful education for individuals who are well matched with the campus in terms of goals, needs, and available programs," (Gonzalez, 2012, p. 145). However, those who aspire to a four-year degree should know that students at Oklahoma research universities are about 30% more likely to persist in school than those in community colleges in the state (OSRHE, 2015). "Transfer rate" is the percentage of first-year students who move to other institutions. For those planning to start at twoyear institutions but aspiring to a bachelor's degree, a school's transfer rate to four-year institutions is important. A two-year school with a low transfer rate might not be the best choice. (Engle, Bermeo & O'Brien, 2006; Pascarella, Pierson, Wolniak & Terenzini, 2004).

First-generation students tend to focus on just one or two colleges (MacAllum et al., 2007) but should be encouraged to apply to more. Just submitting two applications instead of one may improve a student's chances of enrolling in a four-year institution by as much as 40% (Smith, 2013). The College Board (2016) suggests five to eight applications, including safety, target, and reach schools; and Smith (2013) found that "those who apply to more colleges, whatever the reason, will have better outcomes, conditional on being accepted somewhere, and be more likely to enroll" (p.183). Aid may vary by institution, which is another good reason to apply to more than one school.

Online federal resources to explore careers include:

- CareerOneStop.org, which offers online interest and skills assessments, and Career Exploration!
- bls.gov., The Department of Labor publishes the The Occupational Outlook Handbook online, which includes information about jobs, such as descriptions, the education required, median pay, and future job outlook.
- OKcollegestart.org is a state-specific site that has career planning advice.
- Libraries usually have career information and may make information available online.

Safe, information-rich sites are provided by:

- Oklahoma GearUp (okgearup.org)
- Oklahoma College Start (okcollegestart.org)
- College Navigator (nces.ed.gov/ collegenavigator)
- College Scorecard (collegescorecard.ed.gov)

Many low-income students choose institutions for which they are overqualified, based on their performance and ability (Hoxby & Avery, 2013). Of all groups, first-generation students under-match the most often (Byndloss et al., 2015). Financial aid "is so much more generous at the most selective institutions that a low-income student's cost of attending one of them, including room and board, is consistently lower than the cost of attending a less selective college—even one that is non-selective" (Hoxby, 2012, p.5). First-generation students may need extra encouragement to apply to selective schools. In general, attending a more selective institution makes it more likely that a student will graduate, finish faster, and earn more (EOP, 2014). Providing individual students with semi-customized information to compare graduation rates and costs at a variety of colleges matching their academic performance while offering application fee waivers increased the number of low-income, high-achieving students who applied and were admitted to more selective colleges (Hoxby & Turner, 2013).

THE ADMISSION PROCESS

Some students end up not enrolling in college because they simply do not finish the application process (Avery & Kane, 2004). Personal assistance with applications has been shown to significantly increase enrollment of first-generation, low-income, and minority students in colleges (Marisco & Getch, 2009; Tierney et al., 2009; Byndloss et al, 2015). A high student/staff ratio can interfere with providing one-on-one assistance for everyone, but training volunteers can help (EOP, 2014).

Colleges often require documents from high schools. Paperwork does get lost, so students should keep copies of everything (Hoganson, Gill & Mudge, 2015). Once a student has applied, many colleges start an application account, accessible online, with a user name and password. These accounts provide confirmation when documents have been received and should be monitored regularly. Students should keep a calendar with all deadlines and other important information (Hoganson et al., 2015). Model timelines and checklists are available at nacanet.org, OKcollegestart.org, ACT. org, firstinthefamily.org, and bigfuturecollegeboard. org. School personnel can help seniors remember deadlines by posting signs around campus, making announcements in class, placing notices in school papers and on social media, and recruiting parents to provide reminders at home (Byndloss et. al, 2015). Sending text message reminders of tasks to be completed proved effective, particularly with students from disadvantaged families or those from communities with low education levels (Castleman & Page, 2013).

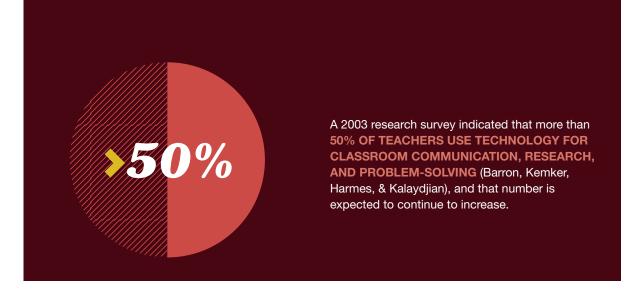
Recommendation letters are often necessary for more selective colleges and are best written by enthusiastic teachers who taught the student in an academic class in the junior or senior year (Hoganson et al., 2015). A list of high school honors, activities, specialized coursework or skills, and awards earned can be helpful to those doing the writing. Some students will not be comfortable asking for recommendations, so Byndloss and colleagues (2015) recommend that counselors assist in helping find the right faculty to write them.

MONEY TALK

College costs may discourage aspirations (Cox, 2015). Remind students early and often that they need not rely on only one source for financial help. Students often learn about need-based aid too late, after they have already disengaged from school (Destin & Kosko, 2016). Just making aid information available is often not sufficient (Perna, 2006). Students typically fall into four distinct planning groups for how to finance college: those relying on parents, those sharing the cost with parents, those paying their own way, and students with no or very limited plans (Poynton, Lapan & Marcotte, 2015). "A one-size-fits-all approach to assisting students and their families with postsecondary financial planning (e.g., a single financial aid presentation for all families) is inadequate to meet the diversity of needs" (Poynton et al., 2015, p. 68). A survey of student financial plans can be used to form groups for differentiated support services (Poynton et al., 2015). Workshops should also be offered in multiple venues and languages (Contreras, 2011).

In fall, provide reminders when the time to file the Free Application for Federal Student Aid (FAFSA) is nearing (Byndloss et al, 2015). FAFSA, central to aid, should be filed as soon as possible after January 1 (Thares, 2015). Late filers may get significantly less aid (McKinney & Novak, 2014). FAFSA can be filed before taxes using estimates and then updated after taxes have been completed. The IRS Data Retrieval Tool transfers IRS data to the FAFSA and can simplify the process (Thares, 2015).

Assistance with filing for aid has one of the strongest records in getting students into college (Tierney et al., 2009) and significantly influences four-year college-going rates (Engberg & Gilbert, 2014). Side-by-side assistance with FAFSA provided to low-income families "substantially increased college financial aid applications, improved the timeliness of aid application submission, increased the receipt of need-based grant aid, and ultimately increased the likelihood of college attendance and persistence" (Bettinger, Long, Oreopoulos, & Sanbonmatsu, 2012, p. 1236). Workshops on aid, including sources, types



of loans and tax credits, and how to use estimate FAFSA eligibility online, are helpful (Tierney et al., 2009). Provide drop-in sessions at school after the FAFSA opening date to offer help completing forms (Byndloss et al., 2015). College aid officers and trained volunteers can also be invited to answer questions and help with form completion (Tierney et al., 2009). Families should become familiar with studentaid.ed.gov and check college websites for institution-specific aid. College financial aid officers can also be contacted for information (Hoganson et al., 2015).

Students will be sent a FAFSA report that includes their expected family contribution, which is the amount of money FAFSA projects that their families should be able to pay toward college expenses. Colleges will also get a report, use it to determine aid, and then send aid offers to students that they and/or their parents must accept or decline. Caution students that the dollar amount shown for Oklahoma's Promise in the aid package is an estimate, pending confirmation, the number of class hours that they end up taking and the cost of tuition at the start of college (OSRHE, n.d.). Families may need help understanding the exact amount of aid offered by colleges to allow for clear, head-to-head, total cost comparisons.

Loans can make college possible, but taking on debt prior to graduation can be intimidating. Cunningham and Santiago (2008) found that immigrants, Asians, and Latinos are less likely to take federal loans, even if they are eligible and have substantial unmet need after accounting for all other forms of financial aid. "Some students are simply scared of debt and are unable to see it as a long-term investment in themselves and their careers. Compounding this fear is the lack of adequate information about the benefits and drawbacks of student loans" (Cunningham & Santiago, 2008, p. 25). Such students, more often, choose less selective institutions than they are qualified to attend or go part time, choices that make it more likely they

will not get a degree (Cunningham & Santiago, 2008). Families might need help "to understand the opportunity costs of using financial strategies that might increase their risk of dropping out of college" (Cunningham & Santiago, 2008, p. 31).

CAMPUS VISITS

Campus visits are of the highest priority because students can see if "they feel welcomed, comfortable, capable, safe, supported, happy, and most of all, accepted" (Nora, 2004, p. 203) at their colleges of choice. Successful first-generation college students reported campus visits were the most beneficial part of their high school intervention program (Bryan & Simmons, 2009). If high schools cannot provide for visits, parents may require convincing that a visit is worth the effort and expense (MacAllum et al., 2007). Campus visits—best made when classes are in session-make a choice that is a good fit more likely, a strong factor in students persisting through college (Nora, 2004). Knowing what to look for and ask during a visit is essential. The free NACAC online publication, Step by Step: College Awareness and Planning for Families, Counselors and Communities, offers a practical checklist for college visits (Hoganson et al., 2015, p. 240). A model checklist is also available at bigfuture.collegeboard. org. Students should register in advance, make an appointment with an admissions counselor, and schedule a tour (Hoganson et al., 2015). If visitors just drop in, offices may be closed and tours might not be available. If all other criteria surrounding applicants is the same, an admission choice may be based on how much interest an individual has shown in an institution. If students do not register, admissions officers will not know they visited, and an opportunity to gain an advantage in acceptance will be lost. As with most aspects of the college application and selection process, being prepared can be an advantage.

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