



COLLEGE BOUND?



make the right choices



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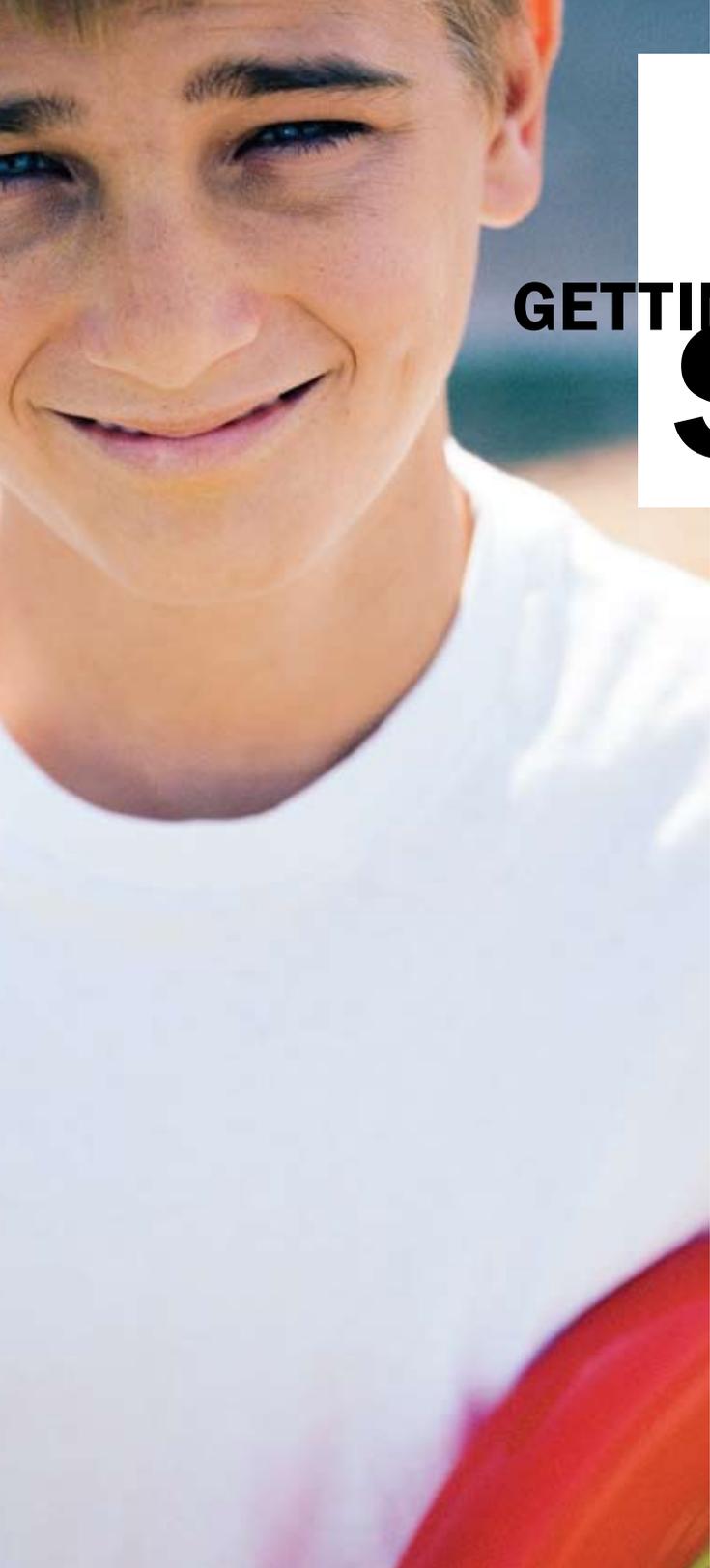
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GETTING

STARTED

IS COLLEGE ON YOUR MIND?

If you are in high school, the thought of college undoubtedly gives you some anxiety. First of all, you must decide whether you want to go to college at all. If you say yes, a host of other decisions must follow: Where should I go? Can I afford it? What will I study? Adding to the pressure, as college approaches, is the desire to perform well—on the SAT, in the high school classes needed for graduation, and on college applications.

If you have already graduated from high school but are thinking that college would enhance your career, many of the same questions—and pressures—will arise.

The essays in this booklet, and the links at the end, will help you approach this complex assortment of decisions. They'll guide you as you sort through the competing advice you're getting from parents, friends, and even from the glossy college brochures that may be flooding your mailbox right now.

They are based on my experience, from my senior year when I struggled to choose an affordable college that would open the doors to graduate school, to the valuable lessons I learned during my deeply rewarding four years of college. But they are also based on research that I have conducted over the past year and a half as the campus outreach coordinator at the Pope Center for Higher Education Policy.

You are welcome to contact me if you have additional questions. I can't promise I'll have the answers, but I can point you in the right direction.

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SHOULD YOU GO TO COLLEGE?

SEEKING A FOUR-YEAR DEGREE RIGHT OUT OF HIGH SCHOOL ISN'T THE RIGHT PATH FOR EVERYONE.

For high-performing college students who breeze through their SATs, enjoy digging into math problems, or include classics like “Hamlet” among their favorite works, a four-year college is the logical next step.

But that profile may not fit you. In fact, college may not be right for you. If you have doubts, think carefully before sending in applications. Don't apply to college simply because “everyone else is doing it.” Attending college is costly, and for some people the rewards simply may not be there.

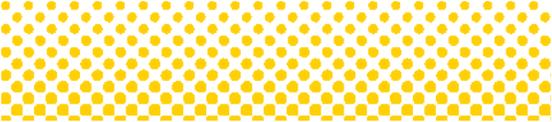
Ask yourself some questions before you make a decision. What kind of career do I want? If high school was boring, will I really enjoy a desk job (the likely result of a four-year education)? What am I good at? What do I enjoy doing? Am I willing to commit to four—or even two—more years of classroom learning?

If you answer most of those questions with an “I don't know,” you may wish to postpone your decision about college for a year—even if you

have applied and been accepted. Many schools allow students who have been accepted to defer enrollment for a year. During that time away from academics, you can work, volunteer, or travel while you try to determine what kind of career would suit you best. “Gap year” advocates say high school grads who take a break come into that first year of college as more mature, prepared, and focused students, making them more likely to succeed in school.

Another option is to start your college education at a community college. Community colleges offer both vocational and transfer degrees. If you are leaning towards getting a bachelor's degree, but either can't get into a four-year school or would like to “test-drive” higher education before spending a fortune, start taking courses at a community college toward a transfer associate degree.

Transfer degrees include Associate of Arts, Associate of Science, Associate of Fine Arts, and Associate of Arts in Teaching. These degree programs are designed to form the foundation of a bachelor's degree. They allow students to complete many general education requirements prior to transferring to a four-year university.



**IF YOU DECIDE THAT COLLEGE ISN'T
THE BEST ALTERNATIVE FOR YOU,
THERE ARE MANY OTHER OPPORTUNITIES.**

Pursue a trade:

From the traditional contractor's license to high-tech certificate programs sponsored by Microsoft and Cisco, there are ways to pursue a profession that do not require college. You can get a contractor's license in plumbing, HVAC, electrical, or general contracting by passing the state test. You could become a Licensed Practical Nurse with just one year of study. Other fields where licensure is an alternative to many years of formal education are massage therapy, cosmetology, personal training, automobile repair, and dental hygiene. Licensure and education requirements vary from state to state, but in most cases fewer than two years of education are required before you can get a license or certificate in these fields.

An interesting piece of information comes from a new study of low-income students and how they fare. It shows that they are better off financially when they get certificates in practical skills instead of academic degrees. That is because many who go to college drop out of school without getting any degree or professional training

at all. Regardless of your income level, the lesson is the same: If you're likely to lose interest in a four-year school, then entering a trade is an attractive alternative.

Learn as an apprentice:

Apprenticeships used to be much more common than they are today, but in many fields the practice continues informally. For example, many professional chefs started out as line-cooks with no formal training, then worked their way up to executive chef. Some even own their own restaurants or catering businesses.

Join the military:

The United States military consists of five active duty branches and seven reserve components. The minimum age for enlistment is 17, but a high school diploma is required. The vast majority of enlistees, over 90 percent, are recent high school graduates. Joining the military will provide you with specialized training in any number of fields, depending upon the branch you are considering. However, it's not for everyone; once you have enlisted, you are under contract with the U.S. government, and getting out can be difficult.



**Get a vocational associate
degree:**

Community colleges have options other than preparation for a four-year school. An Associate Degree in Occupational Studies, for example, qualifies students for entering the workforce immediately upon graduation. Degrees are available in many fields, such as computer programming, medical specialties, hospitality and restaurant management, wireless technology, or secure networking, just to name a few. There are generally very few or no liberal arts requirements for this degree.



CHOOSING A COLLEGE

CONSIDER YOUR WISHES CAREFULLY AND DON'T BE SWAYED BY EMOTION OR IMAGE.

If you have already decided to go to college, you probably have some ideas about where you want to go—but be careful. Those ideas may not be a good guide to choosing the place you'll spend the next four years learning, living, working, and playing.

Perhaps you've been a dyed-in-the-wool sports fan your whole life, dreaming of the day when you could wear the school colors. Or perhaps all of your friends are going to State U. Neither of these should sway you. Instead, you should carefully consider cost, academics, and a broad range of personal preferences before filling out any applications.

The first decision to make is whether to start at a four-year college or a community college. If cost is a factor, consider community college. You will be able to start school at a much lower cost. However, courses at community colleges don't always adequately prepare students for rigorous college work, and you must make sure that your community college courses will transfer as useful credits. Contact and visit your local community college to find out whether it will meet your needs.

one size doesn't fit all





IF YOU KNOW THAT YOU'RE READY FOR A FOUR-YEAR SCHOOL, THE FOLLOWING ADVICE WILL GIVE YOU A GOOD START IN FINDING THE RIGHT SCHOOL FOR YOU:

Consider your needs. For example, if you took a lot of AP exams, make sure that your school either accepts them for credit or will allow you to “place out” of some introductory classes. If you need to work during your college years, choose a university that allows students to fluctuate between full-time and part-time. Going to a “good school” isn’t enough; make sure the school offers the kinds of courses, clubs, and activities that interest you; you can find out a lot about campus life just by checking a school’s website.

Look beyond rankings. Many organizations rank colleges according to students’ achievements and university characteristics. *U.S. News & World Report’s* rankings are the most widely read, but they depend a lot on reputation, plus inputs such as students’ SAT scores—not on actual education. The *Princeton Review* has multi-dimensional rankings that tell you much more, *Forbes*

offers a slight twist on *U.S. News’s* rankings, and the American Council of Trustees and Alumni rates schools based on general education requirements.

In themselves, however, rankings don’t give you much information. Instead of looking at whether a school makes the top 20, examine the components of that ranking, such as student-teacher ratios and graduation rates. Then, do your own research about each school you’re considering.

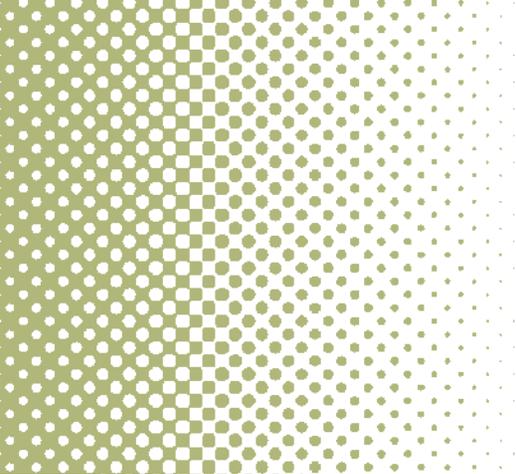
Start with Thomas Sowell’s *Choosing a College: A Guide for Parents and Students*—a classic book of advice that is now available online. The Intercollegiate Studies Institute offers two books, *Choosing the Right College 2008-9: The Whole Truth about America’s Top Schools* and *All-American Colleges: Top Schools for Conservatives, Old-Fashioned Liberals, and People of Faith*. These give

GOING TO COLLEGE IS A BIG COMMITMENT, IN TERMS OF BOTH TIME AND MONEY. THINK ABOUT WHAT’S RIGHT FOR YOU BEFORE YOU MAKE A DECISION; A BACHELOR’S DEGREE IS NOT THE ONLY PATH TO A SUCCESSFUL CAREER.

students—and their parents—an independent assessment of America’s schools. You can also check out the Foundation for Individual Rights in Education’s free-speech rankings at thefire.org.

Research individual departments.

First, look at the reputation of the department—Googling “college department rankings” will lead you to a number of sources. If you want to be an engineer, for example, choosing N.C. State over UNC-Chapel Hill would make sense. You should compare department sizes and course catalogs at various schools. Look for a wide selection of courses, times, and professors. It’s difficult to enroll in all the classes you need—and in the right order—when the courses are only offered once every two years, as they often are in small departments. But don’t assume that the most prestigious department is the best for you as an undergraduate. A top department may have graduate students teaching introductory classes. While some graduate students are excellent teachers,



full-time professors have more experience and you can use ratemyprofessor.com (or a similar website) to help you pick them; no such resource exists for graduate student teachers.

FOR MORE INFORMATION YOU CAN CONSULT THE NATIONAL ASSOCIATION OF SCHOLARS' LIST OF CONSERVATIVE AND LIBERTARIAN PROGRAMS AT SCHOOLS AROUND THE COUNTRY AT NAS.ORG.

Consider the cost. The price of tuition varies enormously between public and private schools and even within those categories. For example, students attending the University of North Carolina at Chapel Hill and the University of Virginia will likely get educations (and pedigrees) of very similar quality. However, for North Carolina residents, choosing UVa over UNC-CH would result in \$24,340 in additional tuition and fees each year. Don't pick a more expensive school if your education won't benefit from those extra dollars spent. Also remember to look at required fees and the cost of living at each school. In some cases, fees and books can be more than half the cost of tuition!

Location, location, location. During college, you will also want to intern, volunteer, or work part-time. The location of the college you choose will affect how many opportunities you have. For example, if you want to go into politics, choose a capital city to take advantage of all the campaigns, party headquarters, policy groups, and government offices that exist there (Washington DC is even better). If you are interested in computer hardware, choosing a college in Silicon Valley will offer more possibilities than one in a small town. Being in a beach or mountain town might be fun, but will probably offer few opportunities outside the tourism industry.

Visit the campus. Once you've narrowed down your choices, visit the campuses of the top contenders. You might find an urban campus too overwhelming. Or a small-town campus too dull. You'll learn more and be more involved on a campus that feels right. If it doesn't, your education may suffer.

Lastly, don't leave anything to chance; competition is fierce at universities across the country. Make a short list of schools you'd like to go to, including at least one that you're sure will admit you. If you think you might not get into your "dream school," apply to your back-up school during early admissions—assuming that you are not required to commit yourself early. That way, you'll have a plan even if you get wait-listed at your first choice.

YOU'LL FIND OPPORTUNITIES WHEREVER YOU CHOOSE TO GO TO SCHOOL, BUT PICKING ONE THAT FITS YOU—ACADEMICALLY, FINANCIALLY, AND SOCIALLY—WILL HELP YOU SUCCEED.



PAYING FOR COLLEGE

(WITHOUT BREAKING THE BANK)

**WHATEVER YOUR RESOURCES,
YOU CAN PAY FOR COLLEGE IF YOU PLAN CAREFULLY.**

YOU'VE DECIDED TO GO TO COLLEGE. CAN YOU AFFORD IT?

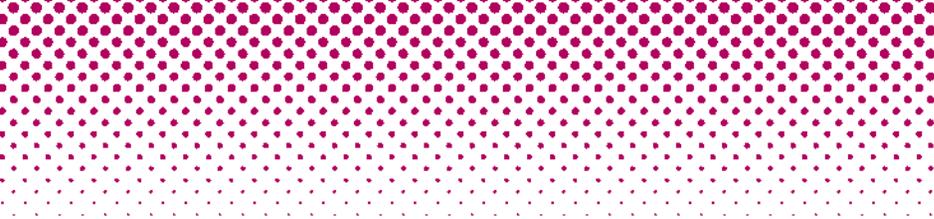
Your first step in paying for college should be to recognize that you need a plan. It will require time, research, and dedication to a budget. In my case, I left that step up to my parents, which was a mistake. Not taking on an active role (or even understanding the financing plan) meant that I borrowed more money than I really needed and spent money foolishly.

The first part of your plan is to determine how much money you'll need for each year of college. You should add up all your expected expenses: tuition, student fees, room and board, books, and incidentals. Colleges and universities list tuition and fees on their websites. In most cases, university housing and dining services also have web pages. If you plan to spend a semester abroad (or even a summer), consult the school's study-abroad office to include estimated prices in your budget.

Then, examine your possible sources of money to pay for college.

These can include:

- Family contributions
- Savings
- Work-study
- Part-time jobs
- Scholarships
- Student loans



Next, choose which of these sources you'll use to pay for college.

As George Leef, director of research at the Pope Center, has explained, going to college guarantees a lot of expenses, but does not guarantee compensating rewards. Since you can't be certain of future earnings, look to scholarships, savings, family contributions, work-study and current income to pay for college before you mortgage your future. (I'll address sources for loans and scholarships on pages 10-13.)

LASTLY, SPEND YOUR MONEY WISELY. EDUCATION IS COSTLY, BUT THERE ARE MANY WAYS TO TRIM COSTS—FROM A FEW HUNDRED DOLLARS TO A FEW THOUSAND:

Your school doesn't have to be costly. You can get a great education without going to an expensive school. Apply to colleges with good programs in your chosen department, not just top-ranked schools, which are often expensive. If you haven't yet chosen a department, you should pick a school that has a variety of fields to choose from. For the serious student, almost any respectable school can provide you with a good education.

Take Advanced Placement courses in high school. Taking five AP courses—and scoring well on the exams—can help you graduate a semester earlier. Not only will you save tuition money, you'll also enter the job market with fewer competitors graduating at the same time.

Don't apply to too many colleges. When I was a high school senior, I applied to seven universities. Looking back, I think that was probably too

many. I should have known that I wouldn't get past my dream school's waiting list. And, although it's a good school, I also should have refrained from applying to the University of Florida, since I knew I didn't want to move to Gainesville. The average college application fee is around \$25. (Some colleges charge up to \$60, while others don't have an application fee at all.) Trimming your list of applications could save several hundred dollars. Better yet, you may be able to have some fees waived by contacting the admissions office.

Start at a community college. If you don't know what you want to study, take your first semester's worth (or year's worth) of general education courses at a community college. Almost all universities require the basics: introductory courses in mathematics, natural sciences, English, and social sciences. Taking those classes at a less expensive community college can help you discover which fields you enjoy before you decide on a four-year college.

Live in the dorms. At most schools, dorm living is cheap. The price includes water, power, and often Internet access (which will cost extra in most apartments). Live in the dorms for at least two years. If possible, choose a dormitory that organizes rooms in suites rather than halls. With a smaller number of students sharing bathrooms and other facilities, it gives you more privacy at the same low cost.

Save even more by living at home. According to the U.S. Department of Education, the average price of room and board at 4-year public



universities in North Carolina was \$5,253.00 per year for 2002-2003. At a private university, the price averaged \$6,169.00. Living at home for even one year offers substantial savings. Staying there for all four years could save nearly \$25,000.

Always buy used books. According to a 2008 Student Watch Survey, students spend an average of \$702 on required course materials a year. Buying used can help trim expenses each semester. Private bookstores located off campus usually offer better prices than the official campus bookstore. To save even more money, sell back any books that aren't in your major and that you won't use in the future. The money you earn can offset the costs of next semester's books. Renting books and buying them online at sources like Amazon or Half.com are also good options.

Don't join a fraternity or sorority. There are some benefits to Greek life: camaraderie, opportunities for community service, automatic study groups, and intramural teams. However, the price is high. Don't use student loan money to pay for fraternity or sorority dues. If Greek life is a must, pay for it with money earned working part-time.

Avoid the party scene. (Or at least practice moderation.) University life already offers a lot of bells and whistles covered by your tuition and student fees: access to gymnasiums, Olympic-sized pools, intramural sports, computer labs, free newspapers, and athletic tickets. Take advantage of those things instead of splurging on concerts, partying, and fashion.

Always take a full load of classes. Figure out how many hours are required to graduate. Divide that number by 8 semesters. Take at least that number of hours every semester, in order to graduate on time. In most cases, it will be between 15 and 17 hours (although it will be fewer if you have AP credits!)

Don't forget to claim your tax credits! Two tax credits are available to help you offset the costs of higher education by reducing the amount of your income tax. They are the Hope credit and the Lifetime Learning credit, also referred to as education credits. Find out about them on the IRS website (irs.gov).

**BY FOLLOWING THIS
ADVICE, YOU'LL BE
ABLE TO GET A GREAT
EDUCATION WITHOUT
BREAKING THE BANK.**



THE TRUE STUDENT LOAN RACKET

DON'T BE MISLED. COLLEGE LOANS POSE FINANCIAL AND MORAL HAZARDS FOR STUDENTS. MINIMIZE THEM.

Congress and the president are changing some of the details of borrowing money for college. More funds will be coming directly from the government rather than through subsidized lending. But the fundamental issues surrounding college loans are the same: You are better off borrowing less if you can.

Government policies change your incentives: They encourage you to borrow more than you should, to hold on to the loans for years without repaying them, and even to enter jobs that you wouldn't otherwise have picked.

Just like the credit card companies that many people are up in arms about, the federal government approach is teaching you to “buy now” rather than work or save. In fact, since college loans typically reach tens of thousands of dollars, their effects are much worse than those of credit-card debt.

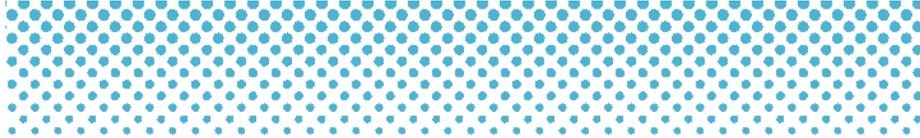
College loans are the easy-money alternative to saving and working for college. But unless you're extremely careful, you will be encouraged—pressured, even—to abandon whatever your parents taught you about thrift and to make unwise choices that can affect your success in life.

Most college loans are subsidized by the government, and this fact is going to continue whatever policies President Obama and Congress adopt. Subsidized interest rates—that is, rates that are lower than the prevailing rates for most loans—encourage students to borrow more money than they would under market conditions. Many students who graduated at the same time I did—in 2003—were able to lock in rates as low as 1.75 percent when they consolidated (that is, bundled) their loans. Getting a loan at a low interest rate can be a “good deal.” But, in general, you'll be better off graduating debt-free.

The average college senior leaves owing \$19,237 in student loan debt, according to the 2003-2004 National Postsecondary Student Aid Study (NPSAS). This is a substantial sum for recent graduates entering low-paying entry-level jobs. In many cases, even at low interest rates, their monthly payments would be enough to finance a car.

When you can get loans at interest rates that are lower than the rate of inflation, you are essentially being paid for borrowing money. Understandably, some students leap at the chance.

But you might not be one of the lucky ones. When the time comes to pay off the loans, and you consolidate them—putting a number of loans together at a fixed



rate—those rates are dependent on the economy at the time. If you graduate during economic booms you will likely end up with higher fixed rates. Furthermore, if times get difficult, you might need to lengthen the repayment period and end up paying many thousands of dollars of interest on your loans.

The tax code tends to encourage you to stretch out payment of your loans. After graduation, if you are making less than \$70,000 a year, you can deduct 100 percent of the interest on your student loans, substantially reducing the amount of taxes you owe every April. If you have already taken out thousands of dollars in loans, such a generous deduction makes it smart for you to take a long time to pay those loans back. But you would be better off having taken out less in the first place.

Repayment options—such as those provided by the College Foundation of North Carolina (CFNC)—also discourage quick repayment. It's all too easy to choose an option that reduces monthly payments but therefore lengthens the payment time and the total amount of interest paid. It's possible for you to take as long as 30 years to pay off your loans—a length of time long enough to pay off a mortgage. Wiser choices from the start would enable you to put this money into a mortgage, not college.

Furthermore, you might be tempted to put loans into deferment or forbearance while you attend graduate school or are unemployed. Those options allow you to put off paying loans, but they are only a temporary fix. Deferring payment will just keep you in debt longer. To some degree, such policies might even discourage you from leaving graduate programs or seeking gainful employment.

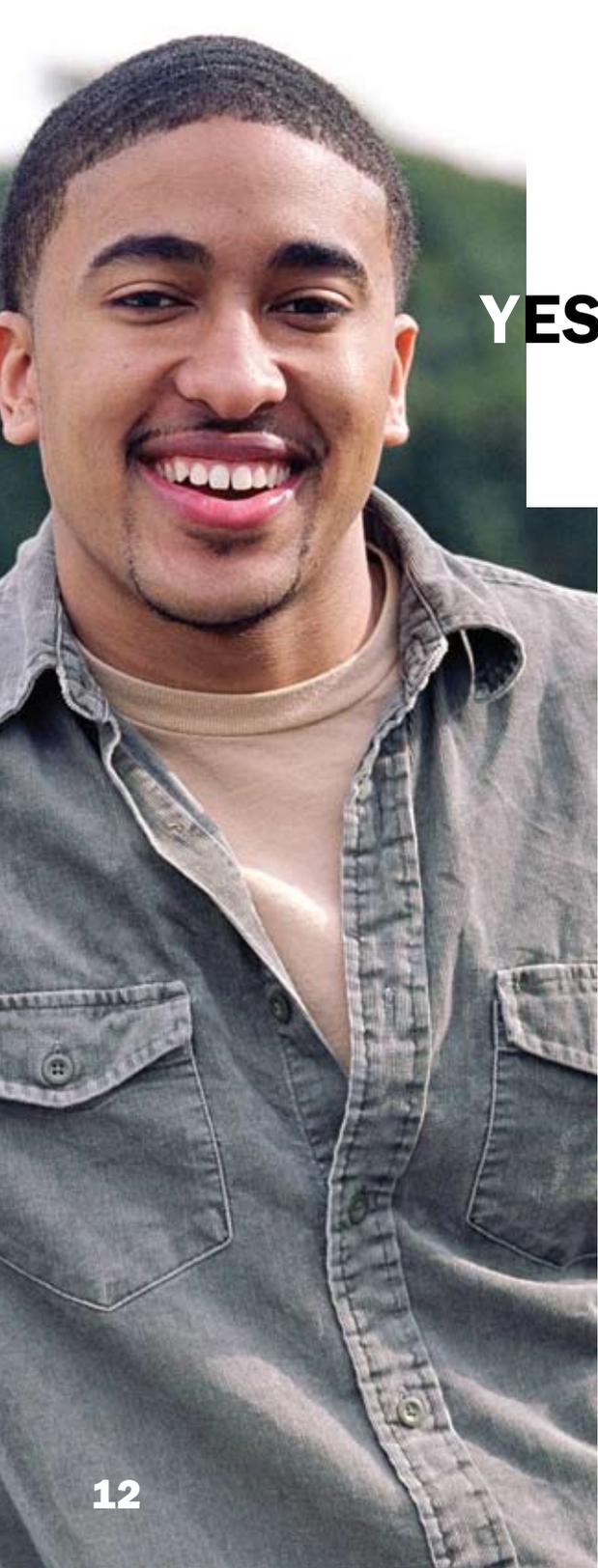
If you do choose to borrow money, other federal laws will push you toward professions you might not otherwise choose, such as teaching, certain non-profits, and public service. That is because, under certain circumstances, the federal government will cancel all or part of an educational loan. To qualify, you must perform volunteer work or military service, teach or practice medicine in certain types of communities, or work in public service careers. But don't let the law discourage you from entering a field that you love—just make sure that your debt is manageable, so that you can pay it off without government help.

Such debt forgiveness also discourages you from thinking of your loans as “real money,” since the federal government will wipe it all away within a few years of graduation. Don't fall into that trap. Many Americans struggle with debt because they don't understand how it works, or take it seriously.

Thinking carefully about your student loans is the first step to responsible financial management.

To these current incentives, which lead to government-pressured career management, President Obama is expected to add more, such as an expanded loan forgiveness program. Such a plan will put more financial pressure on you to go into volunteer work or public service rather than into a career of your own choosing. Besides the obvious objection that volunteer work, by definition, shouldn't be paid, this creates the additional problem that the government will decide whether the kind of volunteer work you want to do is worthy, instead of your making that decision yourself.

All of these market distortions send you the wrong signals. They can lead you into more debt, and for a larger portion of your life. They discourage you from making decisions about your own future by imposing government's views of the best jobs and charities. They also teach you that college's purpose is to fill particular job quotas, rather than to provide you with a solid education, love of learning, and a foundation of knowledge. Try to ignore these signals. Don't let the student loan racket push you toward government jobs and a mountain of debt.



YES, YOU CAN GET A SCHOLARSHIP

WE HAVE FOUND A LOT OF COLLEGE SCHOLARSHIPS ONLINE, ESPECIALLY FOR NORTH CAROLINA STUDENTS.

Yes, you're concerned about how to pay for college. But before thinking about loans or part-time work, you should consider scholarships. Scholarship money is the best kind of support. You don't have to work additional hours or pay it back later. You've got nothing to lose by applying!

Scholarships aren't just for valedictorians or star athletes. Many scholarships are available based on geography, academic interest, musical or artistic talent, or simply above-average high school grades. And they can come from all kinds of sources, from the school you will choose to the church you've been attending since childhood. For example, at Queens College in Charlotte, any student with a cumulative SAT score of at least 1460 (out of 2400) and a GPA of 3.0 is eligible for a Trustees' Scholarship.

This article (and the web addresses on page 16) will help you find some of those scholarships, especially those provided by North Carolina schools.

To begin the process, you must complete the Free Application for Federal Student Aid (FAFSA). This is no

fun, but it is the ticket to most scholarship opportunities, even if your family has a substantial income.

The U.S. Department of Education awards \$80 billion a year in grants, work-study assistance, and low-interest loans. The aid you qualify for depends on your Expected Family Contribution, or EFC. This is the amount of money the government expects that your family can contribute to your college education for one year. The federal formula takes into account family income, assets, size of current household, and the number of family members currently attending college.

MOST FEDERAL GRANTS ARE AVAILABLE ONLY FOR STUDENTS WITH SIGNIFICANT FINANCIAL NEED. AS A GENERAL RULE, FEDERAL GRANTS WILL NOT BE AVAILABLE TO YOU UNLESS YOUR FAMILY EARNS LESS THAN \$45,000 PER YEAR (FOR A FAMILY OF FOUR). HERE ARE THE MAIN ONES:

Pell Grant: A federal grant awarded to undergraduate students

The Academic Competitiveness Grant: For college freshmen and sophomores who are eligible for Pell Grants and who took rigorous classes in high school

The Federal Supplemental Educational Opportunity Grant: For undergraduate students with exceptional financial need

SMART Grant (National Science and Mathematics Access to Retain Talent Grant): For juniors and seniors who are eligible for Pell Grants and are majoring in mathematics, technology, engineering, a foreign language critical to national security, or physical, life or computer sciences. Students must also have at least a 3.0 grade point average to be eligible.

TEACH Grant (Teacher Education Assistance for College and Higher Education Grant): For students who plan to teach in schools that serve low-income students

There are many other nationally available scholarships—for merit, athletics, or entry into a particular discipline. You can find lists of these scholarships from free online services, but most require that you set up a profile to access the information. Of the ones we recommend (on page 16), Petersons.com is the easiest to work with.

The federal government has many competitions for grants, some of which are education grants, but looking for them is like searching for a needle in a haystack. You will probably do better by signing up for the sites mentioned above. However, the FAFSA site (fafsa.ed.gov) does have a link to additional scholarships.



You may be able to obtain fellowships or scholarships and enter contests to win money for college. The Ayn Rand Institute, Intercollegiate Studies Institute, and Independent Institute are just a few of the groups that offer money to college students. More can be found on the Pope Center's Prospective Students web page at popecenter.org/students/prospective.

The state of North Carolina offers more than \$600 million a year for students. The College Foundation of North Carolina (CFNC), which is geared more to loans than to scholarships, has a small, but searchable, list of need and merit scholarships available to North Carolina students. (Merit scholarships are those given to students mostly on the basis of good grades and SAT scores rather than financial need.)

CFNC's list represents only the tip of the iceberg; many public and private North Carolina schools offer hundreds of scholarships. To help you find them, the Pope Center has compiled a list of scholarships and grants available at 16 public and 32 private colleges and universities in North Carolina. These scholarships range from very competitive full-tuition scholarships like the Park Scholarship at N.C. State and the Morehead-Cain Scholarship at UNC-Chapel Hill to smaller, more widely available grants for

students interested in particular fields of study or who simply have above-average academic performance. There are scholarships for freshmen entering college, current students, and transfer students.

Keep in mind that at many private schools, students who have been admitted are automatically considered for need and merit-based scholarships—if they have filled out the FAFSA form. Students must apply separately for others.

Students should also investigate scholarship opportunities available through their parents' employers, memberships, or club affiliations, as well as churches and resources accessed via the Internet. In addition, many occupational groups support students who are interested in pursuing a career in their field, such as nursing, teaching, engineering, or business.

EVEN A SMALL SCHOLARSHIP OR GRANT IS WORTH THE EFFORT. EVERY DOLLAR OF SCHOLARSHIP MONEY IS A DOLLAR THAT YOU WON'T HAVE TO EARN WORKING PART-TIME OR A DOLLAR YOU WON'T HAVE TO REPAY—WITH INTEREST—AFTER YOU GRADUATE!



COLLEGE

MORE THAN JUST A FOUR-YEAR

party

YOUR MOTIVATION WILL DETERMINE HOW MUCH YOU GET OUT OF SCHOOL, BOTH IN PREPARING FOR A CAREER AND BECOMING AN EDUCATED PERSON.

Earlier, I pointed out that some students don't want to go to college, and probably shouldn't. This section is for those who both want to go to college and want to use their time wisely and build up their human capital for an intellectually rewarding life.

You know who you are: You joined the debate team instead of the prom committee, and you took AP Calculus II when your friends chose an extra gym class. Whether it's a math problem, a crossword, or a great "whodunit," you love a challenge. If this sounds like you, you're probably looking to get more out of college than just a four-year party and access to the job market.

To take advantage of the opportunities that await you, you should have two goals in mind while in college. Yes, you should prepare yourself for future employment—both your first job, and later ones as you build a career—by getting good grades, working in your field, and learning specific skills for employment.

But you should also strive to become an educated person, with an understanding of literature, history, and the sciences. College should fulfill your curiosity and satisfy your need for intellectual stimulation.

Avoid the temptation to just "get by" with easy As in fluff courses. This country needs people with a solid education, an understanding of the past, and critical thinking skills—and your involvement will reap personal rewards.

HERE ARE A FEW GUIDELINES TO HELP YOU ACHIEVE BOTH JOB AND PERSONAL GOALS:

FIRST, STUDY SOMETHING YOU LOVE. You're more likely to succeed if learning is fun. For many jobs, any major will do, as long as you keep your GPA high enough. Employers look for a degree because it proves that you are intelligent and willing to learn. So, there's no real reason to study business if you hate it, or to major in a social science instead of English literature. The same is true for professional schools. Medical schools accept students from almost any science background; a pre-med degree is not required. Future lawyers can study economics, English, political science, or even math.

There are exceptions, of course; if you want to be an architect, engineer, accountant, or teacher, you have to take the courses that will prepare you to sit for state-regulated tests. The same goes in many of the hard sciences. No matter what you choose, studying a subject—and choosing a career—that you love will ensure that your courses will not be drudgery but instead become opportunities to learn and succeed.



EXAMINE GENERAL EDUCATION REQUIREMENTS CLOSELY.

At most colleges, they're more like a buffet than a balanced meal. Broad requirements, such as "six credit hours in the social sciences," can be fulfilled by either serious courses such as macroeconomics and American government, or they can be fulfilled by cotton candy-like "Leisure Behavior, Health and Wellness" and "Social Deviance."

Choose your courses based on your learning objectives, not just which ones fit your schedule. In his study "How Solid Is the Core?" available on the Pope Center website, George Leef suggests students take at least the following: two semesters of English composition, some type of introductory literature course, a course in Western history or Western civilization (preferably both), a United States history course, four semesters of foreign language, and a rigorous science course. To that, I would add a course on logic and an introductory economics course.

BECOME AN INFORMED STUDENT. You can get a solid education at almost any reputable school. It just takes some work to find the best courses. So study course descriptions. Ask upperclassmen to recommend courses. Research faculty at ratemyprofessor.com.

If you're uncertain, shop around. If you plan to take five courses in a semester, enroll in six, then drop the one you like the least. Although this practice is tedious for you and an annoyance for professors, it can help ensure that you don't end up taking biased or boring courses just because everything else is full.

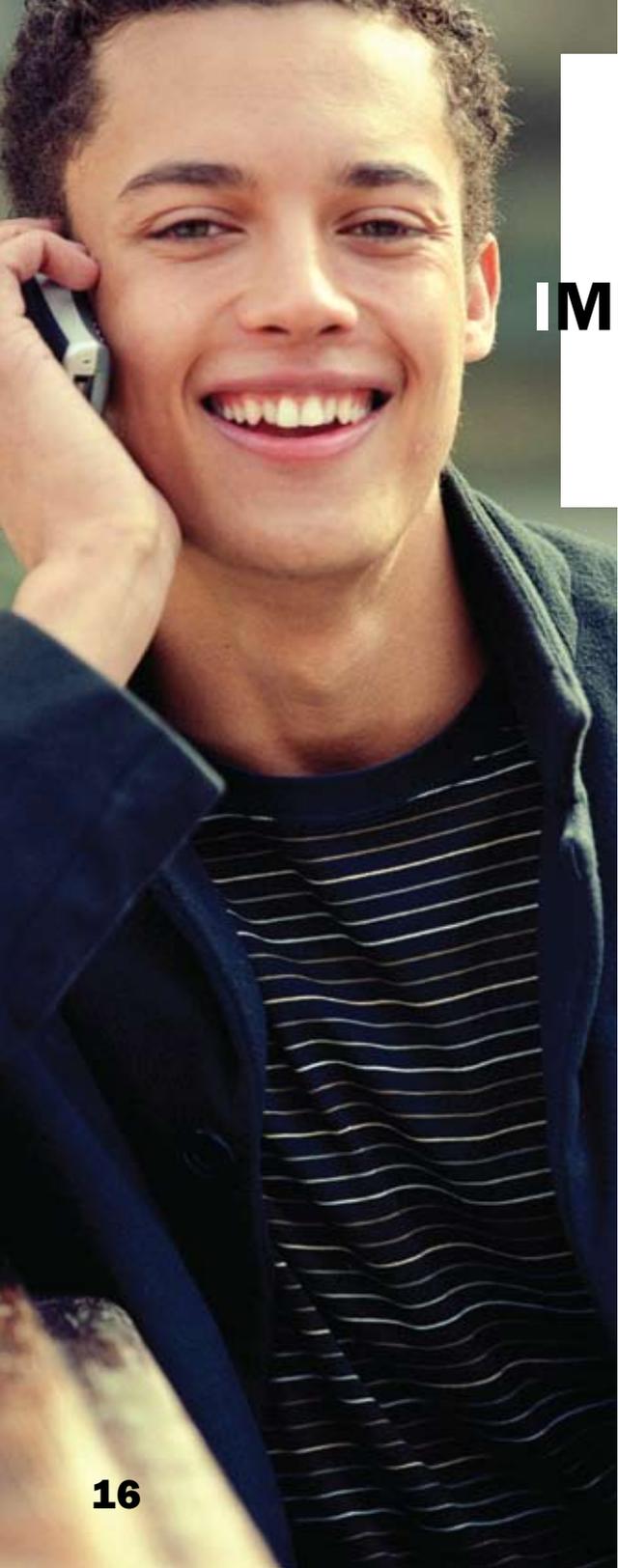
LEARN TO WRITE. No matter which major you choose, writing will be important. You'll have to write papers for classes, answer essay questions on tests, and communicate with professors. Later, even if you accept a job in the sciences, writing will be important for communicating with colleagues, explaining lab results, and publishing your work. If your writing needs work, look for ways to improve it. Take courses in composition. Visit the writing center at your university.

GET AN INTERNSHIP. Working while in college has two benefits. First, it makes students more disciplined by forcing them to organize their time, set schedules, and establish priorities. I received the best grades in the semesters during which I worked the most hours. Second, having a part-time job in your field will prepare you for a career after college and make it easier to get a job once you have graduated. Employers look for experience in addition to grades, so listing part-time work or an internship on your résumé will give you a leg up over other recent grads in the job market.

DO INDEPENDENT RESEARCH. The best way to do this is to complete an honors thesis in your department; an honors thesis will allow you to fulfill your natural curiosity about a subject that you love. If you've always been fascinated by art during the French Revolution or the unintended consequences of U.S. farm policy, this is your chance to really dig into the topic. If an honors thesis isn't an option, a course in research methods will suffice. Learning research methods—other than Google and Wikipedia—prepares you to find your own knowledge once you leave school. After graduation, you won't have access to structured courses, helpful university librarians, or science labs.

You're going to devote four years of your life and a good deal of money to get through college, so it's wise to make it a rich intellectual experience, rather than just an extended party or your ticket to a job. Administrators, advisors, and professors can guide you in your journey, but ultimately, you are in control of your college experience.

MAKE THE MOST OF IT!



IMPORTANT LINKS



THE FOLLOWING ONLINE SITES WILL HELP YOU, ESPECIALLY IN THE SEARCH FOR SCHOLARSHIPS. THE POPE CENTER WEB PAGE FOR PROSPECTIVE STUDENTS (POPECENTER.ORG/STUDENTS/PROSPECTIVE) WILL PROVIDE ADDITIONAL INFORMATION AS TIME GOES ON.

FROM THE POPE CENTER

Guide to Scholarships: popecenter.org/studentguide

Students Page: popecenter.org/students/current

Prospective Students Page: popecenter.org/students/prospective

BOOKS & OTHER RESOURCES

The Institute for Humane Studies: ihs.org

Intercollegiate Studies Institute: isi.org

College Foundation of North Carolina: cfnc.org

whatwilltheylearn.com

ratemyprofessors.com

princetonreview.com

usnews.com/sections/rankings/index.html

forbes.com/lists/2008/94/opinions_college08_Americas-Best-Colleges_Rank.html

Sowell's book *Choosing a College*: leaderu.com/alumni/sowell-choosing/toc.html

SCHOLARSHIPS

petersons.com

scholarshiphunter.com

scholarshipamerica.org

scholarships.com

adultstudentcenter.com

back2college.com

GOVERNMENT RESOURCES

studentaid.ed.gov

fafsa.ed.gov

ABOUT THE AUTHOR



Jenna Ashley Robinson combines professional experience as the campus outreach coordinator for the John W. Pope Center for Higher Education Policy in Raleigh, North Carolina, with recent familiarity with college life as a student, both undergraduate and graduate.

Robinson graduated from N.C. State University in May 2003, with majors in political science and French, and has studied at the University of East Anglia School of American Studies in Norwich, England. She received her master's degree in political science from UNC-Chapel Hill in December 2005 and is now a Ph.D. candidate in political science with a concentration in American politics and a minor in methods.

Before joining the Pope Center in January 2007, she was the E.A. Morris Fellowship assistant at the John Locke Foundation, also in Raleigh, where she had worked since 2001. Robinson is also a graduate of the Koch Associates Program of the Charles G. Koch Foundation.

ABOUT THE POPE CENTER

The John William Pope Center for Higher Education Policy is a nonprofit institute dedicated to improving higher education in North Carolina and the nation. Located in Raleigh, North Carolina, it has been an independent 501(c)(3) organization since 2003. It is named for the late John William Pope, who served on the UNC-Chapel Hill Board of Trustees.

One of our goals is to help students and parents make better choices about higher education. We help students focus their thinking on important questions about college and guide them to helpful information about higher education.

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