



# IS COLLEGE FOR YOU?

## SETTING GOALS AND TAKING ACTION



INDIANA INSTITUTE ON DISABILITY AND COMMUNITY

**CENTER ON COMMUNITY  
LIVING AND CAREERS**



**Center on Community Living and Careers**  
**Indiana Institute on Disability and Community**  
**Indiana University**

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The Center on Community Living and Careers (CCLC) is one of seven centers at the Indiana Institute on Disability and Community, Indiana University, Bloomington. The Institute is Indiana's University Center for Excellence in Developmental Disabilities.

The mission of the Center on Community Living and Careers is to partner with schools and disability support organizations to bring about positive changes in the lives of individuals and families as they live, work, and participate in their communities. The Center's work focuses on secondary transition services, employment, and community inclusion through training, technical assistance, research, and evaluation.

For more information, contact the Center on Community Living and Careers at [cclc@indiana.edu](mailto:cclc@indiana.edu) or call (812) 855-6508 / Fax (812) 855-9630. To discover more about the work of the center or see our website at <http://www.iidc.indiana.edu/cclc>.

All materials developed by the Indiana Institute and its centers are available in alternative formats upon request.

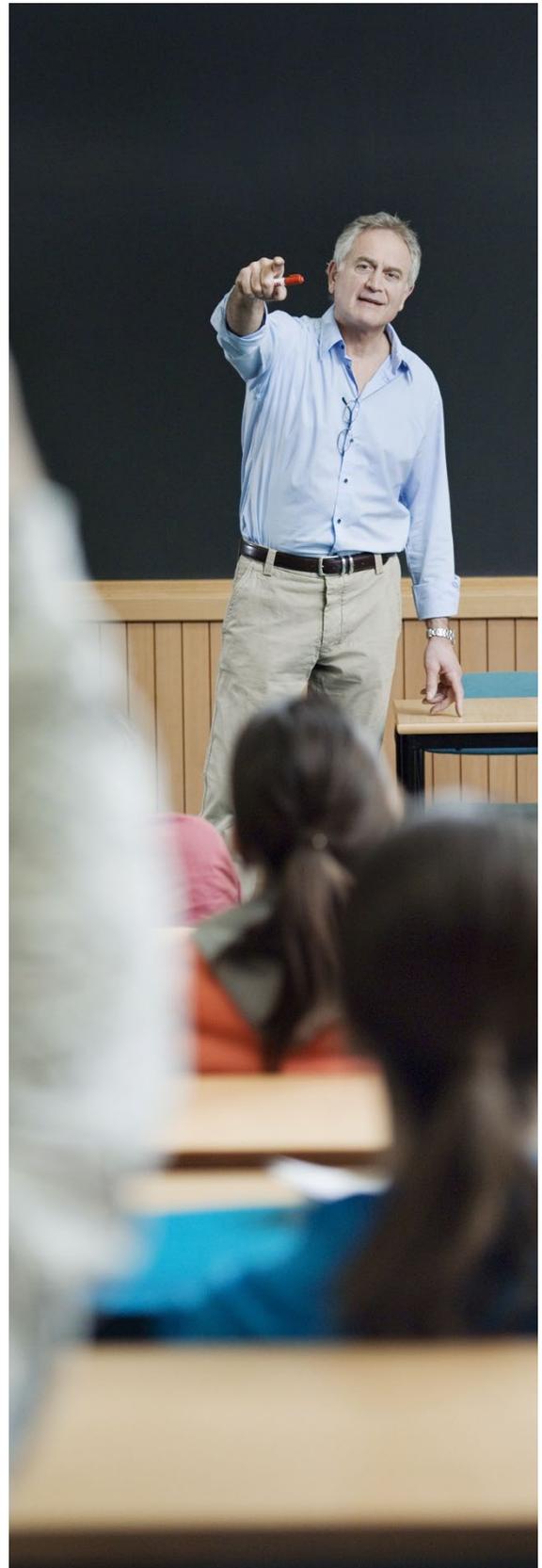


INDIANA INSTITUTE ON DISABILITY AND COMMUNITY

**CENTER ON COMMUNITY  
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# Introduction

## Who should read this book?

*Is College for You? Setting Goals and Taking Action* is for families of high school students who are considering college as a future option. The book contains basic information, tools, and resources to help students make informed decisions about whether or not college is for them. The book also provides specific information to assist students with disabilities in planning for and making decisions about going to college.



## What does “college” refer to in this book?

“College” refers to vocational or technical colleges, two-year community colleges, or four-year universities.

## Three keys to finding information



Important points are highlighted in **TIPS** notes throughout the book.



**RESOURCES** are found at the end of each section. Additional resources are at the end of this book.



Additional **INFO for students with disabilities** is located in shaded panels and indicated by the “i” information icon.

## How are college classes going to be different from high school classes?

Leaving high school and starting college is a big transition. There are many differences between college classes and high school classes. In college, you will have a more varied schedule, classes will be in different buildings across the campus, and you will be responsible for advocating for yourself. The following chart lists some of the differences between high school and college classes and will help prepare you to meet the challenges of being a more independent student.

## Differences between high school and college classes

High School	College
Parent advocates for you.	You need to advocate for yourself.
Parent has access to grades and records.	You must give written consent for your parent to have access to grades and records.
Classes usually meet in the same building.	Classes are in different buildings around the campus.
Students have daily access to teachers.	Classes may meet less frequently, and it is up to the student to schedule extra time with instructor.
Main office is center of activity for building.	You are responsible for knowing where to go to get information and assistance.
Smaller classes of about 20-30 students.	A class offered on a large campus may have as many as 100-300 students.
Same class schedule and amount of time in classes every day.	Varied class schedule (classes may meet 2 or 3 times a week). A class may meet for only 8 weeks.
Teachers and parents remind you of assignments and homework.	Your instructors expect you to know and be responsible for when assignments are due.
Students average 2-5 hours per week of homework.	Students usually study 2-3 hours per class period.
Teachers cover less material, and assignments are more frequent.	Instructors may lecture and cover larger amounts of material during a class period.
When group assignments are required, the students are readily available, and the assignments are usually done in class.	When group projects are required, students have to schedule time to work together based on each student's availability.
Exams are usually more frequent and cover less material.	Exams and assignments may be cumulative and cover more material.
When grading, the instructor considers improvement and effort.	Grades are based on quality and how well you express your understanding of the content.
Teachers take attendance.	Instructors do not always take attendance. It is your responsibility to attend class.

## INFO



### Differences between high school and college for students who have or had an IEP or 504 Plan

High School	College
The Individuals with Disabilities Education Improvement Act (IDEIA) is the federal law that mandates a free, appropriate public education for students, ages 3-22, with a disability. Some students are covered under Section 504 of the Rehabilitation Act.	Colleges must comply with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act. ADA and Section 504 are based on civil rights and prevent discrimination for people with disabilities.
IDEIA is about <b>success</b> .	ADA and 504 are about <b>access</b> .
Education is a RIGHT and must be accessible.	College is NOT a RIGHT. You must apply, pay tuition, and pass the entrance exams.
School district identifies disability.	You must self-disclose that you have a disability and provide documentation.
School must provide free evaluations.	You may be required to get an evaluation, often at your own expense.
School district is responsible for providing the support services needed.	You are responsible for requesting assistance and support services.
Classes and materials can be modified.	Colleges do not provide modifications—only accommodations. See p. 46.
School is responsible for arranging accommodations.	You must advocate and arrange for accommodations.

Adapted from "Differences Between Secondary and Postsecondary Education." 2017.

IS COLLEGE FOR YOU?

# SETTING GOALS

## Preparing for College: Choosing a Career Goal

If you are considering going to college, the first major step is to identify your interests and to determine a potential career goal.

### Things to consider when choosing a career goal

What do you want to do when you graduate from high school? Have you always wanted to be a nurse's aide or a preschool teacher? Or, are you not sure? One thing that might help you decide the type of work you would enjoy is to consider your interests.

Did an activity allow you to use or develop your skills or strengths or learn something new? Was a hobby or an activity fun because you were with people or did you like the environment (outdoor activity versus indoor)? Did you enjoy a movie or book because it was one of your favorite topics, and if so, what do you like about that topic? Begin by thinking about what experiences you enjoy and why you enjoy these experiences.

Use the chart below as a worksheet. Ask yourself similar questions about the items listed in the left column of the chart. By doing this, you are learning to identify some of your interests. Next, look at your interests and explore careers related to your interests.



## What are some things you enjoy?

Think about:	Why do you enjoy this?	Are there any skills you already have or could acquire?	Can you relate this interest to a vocational goal?
Indoor Hobbies			
Outdoor Hobbies			
Books			
Movies			
Classes			
Jobs or Chores			
Volunteer Experiences			
Extracurricular Activities			
Other			



### TIPS

- Take every opportunity to learn about careers and the education required for careers that interest you.
- Research careers at the school and public libraries and online.
- Talk to people employed at jobs you are considering as a career.
- Take notes as you talk to people. Be sure to write down peoples' names, phone numbers, and the date you spoke with them. You may want to refer to them later.

## Career interest inventories

Another good way to decide on a career goal is to do a **career interest inventory**. A career interest inventory is a tool that asks you a series of questions to help you identify your areas of interest.

How and where do you find a career inventory? Ask your high school guidance counselor to help you. You can also find career exploration materials at your school or public library, the One-Stop Career Center (WorkOne in Indiana), or by searching the internet.

### INFO

If you have a disability, see page 34. It is important to see if you qualify for vocational rehabilitation (VR) services, and if you do, a VR counselor may be able to offer you additional services, such as vocational guidance and counseling, to help you identify your career goals.



### RESOURCES

#### NATIONAL WEBSITE:

##### **One-Stop Career Centers**

[www.servicelocator.org](http://www.servicelocator.org)

On the national One-Stop Career Center website, you can locate your local One-Stop Career Center website. (Indiana's is called WorkOne.)

#### INDIANA WEBSITES:

##### **Learn More Indiana**

[learnmoreindiana.org/career/explore-your-options](http://learnmoreindiana.org/career/explore-your-options)

The Learn More website includes several career interest inventories available for students.

##### **WorkOne—Indiana's Department of Workforce Development**

[www.in.gov/dwd/WorkOne/locations.html](http://www.in.gov/dwd/WorkOne/locations.html)

WorkOne centers around the state can help you explore careers as well as assess and build your employment skills.

# Learning Styles

## How do you know what your learning style is?

We each have a preferred learning style. You may be a visual, auditory, or kinesthetic learner. Knowing your learning style can help you choose a career goal and can also help you decide on an appropriate college program. Look at the characteristics of the different learning styles listed below and identify your learning style. Some classes and programs provide more opportunities for certain types of learners. Knowing your learning style can help you succeed in high school and college.



**“Learning style: The way a person takes in, understands, expresses, and remembers information; the way a person learns best.”**

“Glossary,” UNC Charlotte, University Catalogs.

## Which characteristics do you think you have?

- **Visual** – Do you think it is easier to learn new things by seeing them or observing a task you are trying to learn?
- **Auditory** – Do you like someone to verbally tell you how to do something when you are learning a new job?
- **Kinesthetic/Tactile** – Do you like to touch or have hands-on opportunities when you are learning, or do you learn best when you are physically moving and involved?

You may have characteristics that fit one learning style better than the others, but you can also identify traits in more than one learning style description. This is your dominant learning style. Many online resources are available to help you determine your learning style. In addition, some of these websites list strategies for each learning style that can enhance your study skills.



## RESOURCES

### NATIONAL WEBSITES:

#### What Is Your Learning Style?

<http://marciaconner.com/assess/learningstyle/>

#### LD Pride’s Learning Styles Self-Assessment

<https://www.ldpride.net/learning-style-test.html>

#### Myers-Briggs

<http://www.myersbriggs.org/my-mbti-personality-type/mbti-basics/>

## How Much College Education Do You Need?

Once you have chosen a career goal, find out what skills and how much, if any, college you'll need for this career. Most careers will require a minimum of one of the following:

- High school diploma
- Technical school certificate
- 2-year community college degree or associate degree
- 4-year bachelor's degree
- Graduate degree

Check with your high school guidance counselor, search the internet, or contact your local public library for information on the minimum education required to pursue different careers. Additional information is available about salaries; job advancement in specific fields; job opportunities, including geographic locations where these jobs are most needed; and many other facts that may also influence your decision.



### TIPS

- Use your resources: people, libraries, community agencies, and websites. Many valuable on-line resources provide ways to determine the type of education required for certain occupations.
- Trust your instincts—you know what you like and don't like.
- Identify your skills and strengths and continue to build upon each.



### RESOURCES

#### NATIONAL WEBSITES:

##### O\*Net OnLine

[www.onetonline.org](http://www.onetonline.org)

The O\*Net website lists various industry occupations, provides an overview of the job, and lists the level of education required, expected income, demand, and the required skills for the job. This is an excellent resource to conduct initial career assessments.

##### Occupational Outlook Handbook (OOH)

<http://www.bls.gov/ooh/>

This website lists hundreds of different types of jobs, the training and education needed, earnings, expectations of job prospects, what workers do on the job, and the working conditions. Your guidance counselor should have a copy of the latest edition.

## INDIANA WEBSITE:

### Indiana Career Explorer

<https://www.indianacareerconnect.com/vosnet/Default.aspx>

From the Indiana Career Connect website, click on “Career Exploration” under the Job Seekers tab. Then select Indiana Career Explorer.



## TIPS

- Your career plan should guide your high school course of study.
- Take the courses that will best prepare you for your career goal.

## Some advantages and disadvantages of different types of college programs

Types	Length of Study	Earn	Advantages/Disadvantages
<b>Technical College</b>	Few months to 2 years	Certificate	<ul style="list-style-type: none"><li>• <b>Advantages</b><ul style="list-style-type: none"><li>○ Lower Cost</li><li>○ Less time to earn certificate</li><li>○ Smaller class sizes</li><li>○ Can lead to some high-paying jobs, e.g., respiratory therapist, radiology technologist</li></ul></li><li>• <b>Disadvantages</b><ul style="list-style-type: none"><li>○ Qualifies you for specific jobs vs. a degree, opens more doors</li><li>○ Earned credits will not transfer to a 2-year or 4-year college</li></ul></li></ul>
<b>Junior or Community College</b>	1-2 years	Associate Degree or Technical Degree	<ul style="list-style-type: none"><li>• <b>Advantages</b><ul style="list-style-type: none"><li>○ Lower cost</li><li>○ Less time to complete</li><li>○ Some courses of study credits may transfer to 4-year college</li><li>○ Smaller college campus</li><li>○ Smaller class size</li><li>○ Technical degrees can lead directly to high-paying jobs, e.g., respiratory therapist, radiology technologist</li></ul></li></ul>

Types	Length of Study	Earn	Advantages/Disadvantages
			<ul style="list-style-type: none"> <li>• <b>Disadvantages</b> <ul style="list-style-type: none"> <li>○ Not all credits transfer to a 4-year college</li> <li>○ Limits your employment opportunities</li> <li>○ Fewer elective choices</li> </ul> </li> </ul>
<b>Four-Year State College</b>	4 years	Bachelor's Degree	<ul style="list-style-type: none"> <li>• <b>Advantages</b> <ul style="list-style-type: none"> <li>○ Broader range of study areas</li> <li>○ Bachelor's degree is more versatile—opens many doors</li> </ul> </li> <li>• <b>Disadvantages</b> <ul style="list-style-type: none"> <li>○ Tend to have larger classes</li> <li>○ More expensive</li> <li>○ Strenuous admission requirements</li> <li>○ Requires certain grade point average</li> </ul> </li> </ul>
<b>Four-Year Private College</b>	4 years	Bachelor's Degree	<ul style="list-style-type: none"> <li>• <b>Advantages</b> <ul style="list-style-type: none"> <li>○ Broader range of study areas</li> <li>○ Degree opens many doors</li> <li>○ Smaller class size</li> </ul> </li> <li>• <b>Disadvantages</b> <ul style="list-style-type: none"> <li>○ Most expensive</li> <li>○ More strenuous admission requirements</li> </ul> </li> </ul>



## RESOURCES

### NATIONAL WEBSITES:

#### College Search

<https://bigfuture.collegeboard.org/college-search>

This site from the College Board allows you to search for colleges in the United States. You can search by region/state, majors, admission requirements, involvement opportunities, religious affiliations, and other choices.

#### Step by Step: College Awareness and Planning for Families, Counselors, and Communities

<https://www.nacacnet.org/advocacy--ethics/initiatives/steps/>

Downloadable guides from the National Association for College Admission Counseling are available in three sections for middle school, early high school, and late high school.

## Advocating for Yourself

While you are in high school or college, it is very important for you to advocate for yourself. This means that you can speak on your own behalf and understand how to make your choices and preferences known. Self-advocacy is knowing yourself and knowing what you need and how to get it in an effective, appropriate way!



### TIPS

- Evaluate your advocacy skills. Think about the ways you will need to advocate for yourself during and after high school.
- Think about how you manage your schedule, time, etc.
- Practice your self-advocacy skills.
- Ask someone to help you become a better self-advocate, if needed.
- Ask your high school teacher to let you practice describing to them what accommodations you need and why.
- Practice self-advocacy skills with your parents and teachers and in your IEP meetings.

### INFO



### Self-Advocacy

The term “self-advocacy” means that you speak up and take responsibility for yourself. The opportunity to develop self-advocacy skills is not always present for many students, especially students with disabilities. At the college level, you, not your parents, are responsible for identifying and securing support services. Consequently, developing and practicing self-advocacy skills is a crucial factor in whether or not you succeed or fail in a college setting.

- Ask someone to help you become a better self-advocate, if needed.
- Ask your high school teacher to let you practice describing to them what accommodations you need and why.
- Practice self-advocacy skills with your parents and teachers and in your IEP meetings.

This quote emphasizes why self-advocacy is necessary to succeed in a college setting:

“Postsecondary education and training is considered a gateway to high-skilled jobs of the 21st century. Although more students with disabilities are entering higher education than in the past, the majority leave before completing their program or degree. One reason is that many youth with disabilities lack the self-determination skills—such as the ability to articulate their strengths and advocate for their needs—necessary for success in postsecondary education programs and ultimately the workplace.”

National Center on Secondary Education and Transition. <http://www.ncset.org/topics/sdpse/?topic=7>.

## Are you a self-advocate? Ask yourself the following questions:

- Do you or did you participate in your Individualized Education Program (IEP) meetings, and if so, how?
- Do you voice your opinion?
- Do you speak up if you agree or disagree?
- Do you ask questions when you don't understand something or want more information?
- Do you take responsibility for your decisions?
- Do you make your own choices, based on your preferences and interests?
- Do you set goals for yourself?
- Can you explain how your disability affects your learning and how you learn best?
- Can you describe what you need to support your learning?
- Do you use any type of adaptive equipment to communicate or assist you?
- Do you need any type of adaptive equipment to communicate or assist you in any way that you do not currently have?



## RESOURCES

### NATIONAL WEBSITES:

#### **Communication in College**—Student Transition Tennessee

<https://transitiontn.org/student/school/needs-and-rights/communication-in-college/>

This role-play scenario helps students learn to be effective communicators.

#### **Self-Advocates Becoming Empowered**

<http://www.sabeusa.org/>

A website of the national organization of and for self-advocates.

#### **Youthhood**

[www.youthhood.org](http://www.youthhood.org)

The Youthhood website helps high school students develop advocacy skills.

## Academic Preparation

### How can you prepare academically for college?

1. Start early! Begin thinking about your career path before you enter high school.
2. Start to explore the type of college education you need for the career of your choice.

3. While in 8th grade, develop a high school course schedule based on whether you plan to attend a four-year college or a technical or community college.
4. Establish and practice good study, organizational, and time management skills.
5. Maintain an acceptable grade point average (colleges vary in what is considered acceptable).



## TIPS

- Remember, preparing for college begins in high school, and planning for high school begins in middle school.
- You must know the state requirements for high school graduation, the courses required for admittance to college, and the high school electives that help you during college (e.g., computer classes, communications classes, appropriate vocational classes, etc.).
- Write down your goals and review them monthly.

Are you planning to attend a technical school? If so, take vocational or career tech classes that match your field of study.

Are you planning to attend a two- or four-year college? Then take college-prep classes. The most difficult or rigorous high school courses prepare you better for college. When determining who to admit as freshmen, colleges consider the difficulty of your high school courses when looking at your grade point average and high school transcript.

Use the information on the website below to develop your own timeline for your goals.



## RESOURCES

### NATIONAL WEBSITE:

#### QuestBridge – Preparing for College: Timeline

<http://www.questbridge.org/for-students/preparing-for-college>

## College requirements

Most two-year and four-year colleges require and consider the following when you apply:

- High school diploma or GED
- Credentials to demonstrate equivalent levels of achievement and ability (students home-schooled or attending an alternative school)
- Class rank
- Rigor of high school curriculum (How difficult were your classes?)
- SAT, ACT, Compass or other required pre-entrance scores

## What type of high school diploma is required by most universities?

The minimum college admission requirement for Indiana’s public four-year universities is a Core 40 Diploma. Indiana high school students are required to complete the Core 40 curriculum to receive a Core 40 Diploma. Students can only opt out of the Core 40 if parents determine that their son or daughter could benefit more from the General Diploma.

In some cases, students graduating with a General Diploma may be able to attend Indiana’s Ivy Tech Community Colleges or another two-year college in the state. Talk with college admissions offices about their requirements and any placement tests you may be required to take.

If you are not an Indiana resident, check your state’s Department of Education website for the requirements for earning a diploma in your area. (The website for every state’s Department of Education is listed below in RESOURCES.)

## What other classes could help you succeed in college?

- Computer classes
- Study skills
- Communications



### RESOURCES

#### NATIONAL WEBSITES:

##### DO-IT Pals

<http://www.washington.edu/doi/Brochures/Programs/pals.html>

The DO-IT Pals website is for teenagers with disabilities interested in attending college. This website provides an opportunity to meet other teens with disabilities that have similar career goals and provides tips for success from college students and other adults with disabilities.

##### State Departments of Education (Links to every state’s Department of Education website.)

<https://www2.ed.gov/about/contacts/state/index.html>

#### INDIANA WEBSITES:

##### Indiana Diploma Decisions

<https://www.iidc.indiana.edu/doc/resources/indiana-diploma-decisions-2019.pdf> or

##### Decisiones sobre el Diploma – Indiana

[https://www.iidc.indiana.edu/doc/resources/diploma-decisions-april-2019\\_es-rev-21.pdf](https://www.iidc.indiana.edu/doc/resources/diploma-decisions-april-2019_es-rev-21.pdf)

##### Indiana’s Graduation Requirements (ending with the class of 2022)

<https://www.doe.in.gov/sites/default/files/student-assistance/grad-reqs-2019-2022-cohorts-final.pdf>

##### Indiana’s Core 40 and Honors Diploma Requirements

<https://www.doe.in.gov/sites/default/files/student-assistance/core-40-and-honors-diploma-summary-class-2016-updated-june-2018.pdf>



## TIPS

Taking the PSAT your sophomore or junior year places you in competition in the spring of your senior year for the National Merit Scholarships.

## High School Timelines

Many website resources provide detailed timelines that list specific things you should do to prepare for college. A few of the most essential suggestions are:

### ◆ Freshman Year

- Participate in extra-curricular activities such as clubs, sports, music.
- Take the high school courses you need to prepare you for the college you wish to attend and the field you wish to study.
- Practice and demonstrate good organizational, study, and time management skills.
- Work with your Teacher of Record to begin creating your **transition portfolio**. Each year you'll add documents and records of your achievements, participation, events, work or volunteer experiences, reflections, writing samples, and other items to showcase your knowledge, interests, and development. When you leave school, you'll be able to share the link to your portfolio with college academic advisors, admissions staff, or mentors.

### ◆ Sophomore Year

- Continue to participate in extracurricular activities.
- Take the state assessment to fulfill high school graduation requirements.
- Talk to your guidance counselor or teacher to make sure you are fulfilling graduation requirements and understand your options.
- Find the admissions requirements for the colleges that interest you.
- Start a folder or notebook to organize college brochures and other information.
- Take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT) or the Preliminary ACT (PLAN). (Usually students wait until their junior year, but it can be taken earlier or taken both the sophomore year for practice and then again the junior year.)



## INFO



If you have a disability, you must apply, provide documentation, and be determined eligible for PSAT and SAT testing accommodations according to the College Board Guidelines. For more information go to: <https://accommodations.collegeboard.org/>

The ACT also provides guidelines for students about extended time and special testing requirements. For more information on ACT testing accommodations, go to <https://www.act.org/content/act/en/products-and-services/the-act/registration/accommodations.html>.



## RESOURCES

### NATIONAL WEBSITES:

**National Merit Scholarship Corporation—with a link to the PSAT/NMSQT Student Guide**

<https://www.nationalmerit.org/s/1758/start.aspx?gid=2&pgid=61>

**National Merit Scholarship Program**

<https://www.nationalmerit.org/s/1758/interior.aspx?sid=1758&gid=2&pgid=424>

### ◆ Junior Year, Fall Semester

- Update your portfolio or career plan.
- Let your counselor know at the beginning of the school year if you are interested in taking the PSAT or PLAN. Take the PSAT again, even if you took it last year. High scores may help you qualify for a National Merit Scholarship. (See more information at the above website.)
  - Ask when, where, and how to register for the PSAT and/or PLAN.
  - Taking the PSAT or the PLAN will help you know what to expect when you take the SAT or ACT.
  - Students with disabilities, who need accommodations, see Information note under Sophomore Year.
- Let your counselor know you want to register to take either the SAT or ACT or both.



## RESOURCES

### NATIONAL WEBSITES:

#### ASPIRE

[www.act.org/content/act/en/products-and-services/act-aspire.html](http://www.act.org/content/act/en/products-and-services/act-aspire.html)

Information about the American College Testing (ACT)'s college and career readiness assessment.

## ACT

<http://www.act.org/content/act/en/products-and-services/the-act.html>

The ACT assesses high school students' general educational development and their ability to complete college-level work.

## Accommodations for College Board Exams

<http://www.collegeboard.com/ssd/student/index.html>

The College Board's Services for Students with Disabilities provides guidelines about, eligibility for, and documentation required to receive accommodations for the College Board tests, for example, PSAT and SAT.

## Accommodations and English Learner Supports for the ACT Test

[www.actstudent.org/regist/disab/](http://www.actstudent.org/regist/disab/)

The ACT provides guidelines for students about extended time and special testing requirements. For more information on ACT testing accommodations, go to <https://www.act.org/content/act/en/products-and-services/the-act-educator/the-act-test/accommodations.html>

## ◆ Junior Year, Spring Semester

Register and prepare for the SAT or ACT. (See the Resources above, if you need accommodations.)

- Choose which colleges should receive your SAT or ACT scores.
- Review your scores when you receive them and if you are not satisfied, retake the test.
- Search for college scholarships.
- Begin to check on financial aid.
- Visit colleges you are considering.
  - Make a folder for each college to organize the information.
  - Make a checklist of the admissions requirements for each college.
- Check into summer pre-college programs.



## RESOURCES

### NATIONAL WEBSITES:

#### College Board—SAT Practice

<https://collegereadiness.collegeboard.org/sat/practice>

This College Board site provides SAT practice tests and links to practice through Khan Academy.

#### College Board

<https://collegereadiness.collegeboard.org/sat>

Information about important dates and registration for the SAT.



### **FAFSA4caster**

[https://fafsa.ed.gov/spa/fafsa4c/?locale=en\\_US#/landing](https://fafsa.ed.gov/spa/fafsa4c/?locale=en_US#/landing)

The FAFSA4caster website helps you understand financial aid, assists you in exploring your financial aid options, and helps with getting an early start on the financial aid process.

### ◆ **Senior Year, Fall Semester**

- Update your portfolio or career plan.
- Choose the college you want to attend and start the application process. Note: Deadlines for applications may be as early as November 1.
- Be sure to allow plenty of time to submit letters of recommendation and transcripts.
- Attend financial aid workshops.
- Search for additional scholarships.

### ◆ **Senior Year, Spring Semester**

- File for financial aid by the priority date (see <https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines>).
- Check on dates for your college's orientation, once accepted.



## **RESOURCES**

### **INDIANA WEBSITES:**

#### **Learn More: College**

<http://www.learnmoreindiana.org/college/>

#### **Learn More: Career**

<http://www.learnmoreindiana.org/career/>

The Learn More Indiana websites give specific steps for career exploration and for selecting and applying to an Indiana college.

# IS COLLEGE FOR YOU?

# TAKING ACTION

Let's assume that by using this book's many suggestions, tools, and resources that you have decided you want to go to college. The remainder of the book is to help you with detailed tasks such as:

- gathering information,
- setting up college visits,
- preparing for college visits, and
- learning about financial aid and how to apply for financial aid.

Some information and questions may be repetitive, but now it is time to revisit and make some final decisions. First, let's review a bit!



## What have you learned?

To prepare for a college education, you'll need to think about:

- your career or employment goal or possibilities;
- your learning style;
- the type of college education that will help you obtain your career or employment goal;
- the importance of being your own advocate;
- the classes you should take in high school to prepare for a college education;
- what you should do during your Junior and Senior years, including taking pre-entrance exams (SAT, ACT); and
- the advantages and disadvantages of different types of college programs.

## Questions to ask yourself

Answering the following questions should enable you to decide on the most appropriate type of college for your individual lifestyle and goals. Some recommended questions are:

- What type of college education do you wish to pursue?
- Do you feel you can meet the requirements of the college program you want to enter?
- Do you want to live at home and commute or live on campus?
- If you want to live on a campus, how far from your local community and your family do you want to live?

- Do you want to attend a small community college, a technical school, or large college?
- Do you prefer a city, suburban, or a rural campus location?
- Are you going to work while you attend college?
- How well do you feel you can manage your life on your own?
- Are you ready to be a full-time student, or would you prefer to start by taking one or two courses? (Check page 6, “Differences Between High School and College Classes.”)
- Do you want to participate in certain sports, clubs, or activities during college?

Adapted from “Ladders to Success, A Student’s Guide to School After High School”, MacKillop, 2003

Think of as many other questions as you can. Write all of these questions down. Work on this list for a while and then review it a few days later. You may think of more questions as you progress through the steps in preparing for college.

## Paying for College

How can you afford a college education? What is your financial situation? How will you pay for your college expenses? While you are making other decisions about whether or not to attend college, you must also be wondering how much it will cost and if you can afford it. Never let the cost of college stop you.

One of the biggest decisions for students and families is figuring out how to pay for college. The cost not only includes tuition, but also books and room and board (if you live away from home).

Transportation, personal expenses, childcare (if needed), and expenses related to a disability are additional expenses to consider when planning your budget. All of these can be expensive. However, going to college is usually worth the cost, as a better education often leads to better job opportunities and higher earnings.

In this section, you will learn about several ways to get help with the cost of college. You’ll find information about grants and scholarships and even ways to earn money through federal work-study programs.

Check the financial aid application deadlines for all the colleges to which you are applying.

The earlier you begin to plan how you will pay for college, the better. On the next page, read the important questions to consider as you prepare for college expenses.

***The first step to secure any financial aid for college is to complete the Free Application for Federal Student Aid (FAFSA).***

## Financial considerations

- Have you and/or your family been putting money into savings, or can you start now?
- Is your family planning to pay for all or some of your college expenses?
- Does your family expect you to pay for your tuition and books?
- Do you plan to work while attending college to pay for all or some of your expenses?
- Do you think you might be eligible for a scholarship or a grant?
- Do you need to apply for a loan? Many students apply for student loans or financial aid to cover all or part of their college expenses.



### TIPS

If you have high medical expenses or other unusual circumstances, such as a recent loss of a family member's employment, be sure you talk to the financial aid administrators at the schools you are applying to and see if they can take this into consideration.

### There are four types of financial aid:

- **Loans**—need to be paid back.
- **Scholarships**—do not need to be repaid, but may have other requirements, such as course load or maintaining a certain grade point average.
- **Grants**—do not need to be repaid, but are only available to those who qualify.
- **Work-study programs**—provide an opportunity to obtain work experience and have some income while in college.

*When you look at the FAFSA application, it may seem overwhelming to you. Do not let this discourage you! Have your parents or your school counselor walk you through the process.*

## What Is the Free Application for Federal Student Aid?

As the name implies, the Free Application for Federal Student Aid (FAFSA) allows students to apply for federal assistance, but the FAFSA can also be used to apply for aid from other sources, such as your state or school.

If you are applying for financial aid to attend any college, you need to fill out a FAFSA. Federal financial aid awards are based on financial need.

How is financial need determined? Financial need is the difference between what you and your family can contribute, which is called Expected Family Contribution (EFC), and what it will cost you to attend college. Thus, EFC is based on your and/or your family's income. In addition, any scholarships or other financial assistance must be reported and taken into consideration. You can determine your financial need by filling out a detailed worksheet at <https://finaid.org/calculators/finaidestimate/>.

### Where can you get a FAFSA application?

- Your guidance counselor
- FAFSA website: <https://studentaid.gov/h/apply-for-aid/fafsa>.
- Financial offices at colleges
- Local public libraries
- Call 1-800-4-FED-AID (1-800-433-3243) or 1-319-337-5665. To use Live Help or email FAFSA, select the appropriate links on the Contact page: <https://studentaid.gov/help-center/contact>.

There are many useful links on the FAFSA website ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to assist you. For instance, you can print a pre-application worksheet to help you know what information you need to gather before you submit the FAFSA application.

### What do you need to do first?

- If you fill out a FAFSA online, you must first create a Federal Student Aid (FSA) ID.
- If you are a financially dependent student, your parents should also create an FSA ID.

To create an ID, go to <https://fsaid.ed.gov/npas/index.htm>.

Consult the FAFSA website to find out more information on creating your ID, how to fill out the application, the documents you'll need, and where to find help if you need it:

<https://studentaid.gov/apply-for-aid/fafsa/filling-out>. These resources are also available in Spanish at <https://studentaid.gov/es/apply-for-aid/fafsa/filling-out>.

The FAFSA application form is also available as a mobile app via the myStudent app, which you can find on the App Store or on Google Play.

## Why do you need a Federal Student Aid ID?

The FSA ID:

- serves as an electronic signature on your application,
- gives you access to the FAFSA forms,
- allows you to make changes, and
- permits you to track the process of your application.



## When do you apply for financial aid?

This depends on the financial aid deadline for the colleges to which you have applied. If you are applying to a college in Indiana, FAFSA applications have to be received (not just postmarked) by the U. S. Department of Education in the spring if you're applying for entrance to the fall semester. (Find out the Indiana deadline for this year at <https://learnmoreindiana.org/cost/can-i-get-help-paying-for-college/fafsa/>.) You can send your FAFSA application in any time after January 1.

While the FAFSA application asks you to provide a copy of your and/or your family's tax form(s) from the previous year, you are also allowed to estimate tax figures and go back and make corrections once you complete your tax forms. Or, if you prefer, you can wait until you have filed taxes and then you will not need to make any corrections. Look for your school's deadline and be early in order to receive the best financial package! If you have applied to more than one college, be sure you list all of them on your FAFSA application.



### TIPS

- It may take a little while to get a PIN—so allow plenty of time to meet the financial aid deadline for the college you plan to attend.
- Check the deadlines for applying for financial aid for all the colleges to which you are applying.
- When you are applying to a college, ask the financial aid coordinator if the school has a day designated to assist students and families with filling out FAFSA or other financial aid paperwork. If there is a designated “help session,” be sure to get this date marked on your calendar!

***“More students fail to receive financial aid by missing school deadlines than for any other reason.”***

Ladders to Success: A Student's Guide to School After High School. MacKillop.

## What will happen next?

After you have completed the FAFSA, the results will be sent to the colleges listed on your application. You will receive a Student Aid Report acknowledging that your application has been processed.

The college you are going to attend may request certain documents or tax forms to verify your FAFSA information. Be sure to send these immediately to the school's financial aid office.

You should receive a financial aid award letter from the college with specific details of what type and how much assistance they are offering. You will be required to sign and return the award letter by a certain deadline. Pay close attention to meeting these deadlines. If you have applied to more than one college, compare the awards each college is offering. There may be some advantages of one over another!

## Loans, Scholarships, and Grants

While there are many sources for loans, you should first check to see if you qualify for a loan from the federal or state government by filling out a FAFSA.

### When do you have to repay a FAFSA loan?

Just like any other loan, you must repay an educational loan. However, you can usually wait until you finish college to repay federal and state financial aid, and often these loans have a lower interest rate than loans from banks or savings and loan institutions. Also, certain career choices may offer loan deferment (a temporary postponement of loan payments). For example, some states offer teachers a loan deferment if the graduate teaches in an at-risk school.

## Scholarships and grants

### How do you qualify for a scholarship?

Scholarships are awarded based on:

- academic achievement,
- outstanding extra-curricular performance, and/or
- ability (e.g., music, sports, leadership).

Scholarship funding sources include:

- community, state, and private colleges;
- private foundations;
- corporations;
- religious groups ;
- local service clubs (e.g., Rotary, Lions, Kiwanis Clubs); and
- community foundations.



## TIPS

**IMPORTANT!** Many free resources assist in locating scholarships—be watchful for any organizations that charge a fee for this service. Do not pay anyone to search for or find scholarships for you.

### Where do you apply?

- Check with your high school guidance counselor.
- Ask the college that you are considering.
- Ask a reference librarian for resources at your local library.
- Find out if there are scholarship information sessions available online or in your area.
- Search the internet.



### When do you apply for a scholarship?

Check with your high school guidance counselor about due dates for local community scholarships. You can also apply for a scholarship by filling out the FAFSA. Do this during your senior year in high school but check the application deadlines and set up a schedule for yourself the summer before your senior year.

### What do scholarships cover?

Scholarships range from small amounts of a few hundred dollars to scholarships that cover all your college expenses.

### How do you qualify for a grant?

Grants are awarded based on financial need and are funded through federal and state funds or by a university or college.



## TIPS

For local grant awards, check with your guidance counselor for filing deadlines.



### **Where do you apply for a grant?**

Apply for a grant by filling out the Free Application for Federal Student Aid (FAFSA).

By applying for federal student aid, you may qualify for a grant or work-study program or a federal financial loan. You will find more information about each of these below.

### **Do you have to repay grants or scholarships?**

You do not have to repay grants or scholarships, unless you violate the stipulations required to receive the scholarship or grant. You are usually required to maintain a minimum grade point average, be a full-time student, and comply with other stipulations required by the funder. If you do not fulfill these requirements, you may have to repay the amount of money you received from the grant or scholarship.



## **RESOURCES**

### **NATIONAL WEBSITES:**

#### **FastWeb**

<https://www.fastweb.com/college-scholarships>

The FastWeb website allows you to search for scholarships.

#### **SallieMae College Answer: The Planning for College Destination**

<https://www.salliemae.com/plan-for-college>

Check out the SallieMae College Answer website “Financing Your Education” section.

### **INDIANA WEBSITE:**

#### **Division of State Financial Aid**

<http://www.in.gov/che/4497.htm>



## TIPS

- Research your estimated college expenses.
- Prepare a budget based on your anticipated expenses.
- Decide if you need to apply for financial aid.
- Check out your eligibility for financial aid, which may be scholarships, grants, work-study programs, educational loans, or a combination.
- Use the websites and tools provided to assist you.
- Double check all information when filling out forms—make sure everything is accurate!
- Be sure to meet all deadlines for applications and requested information.
- Ask questions about anything you do not understand.
- Ask for help if you need it. This is a complicated process. There are always people who can help you. Your high school guidance counselor is an excellent resource.

## Work-Study Programs

Work-study programs are federal- or state-funded programs that award you money to work on or off campus while you are attending school. In other words, it is earning money at a part-time job. No financial aid for work-study is provided up front. Students must qualify for work-study, which is awarded based on financial need.



## RESOURCES

### NATIONAL WEBSITES:

#### Federal Student Aid: Work Study Jobs

<http://www.studentaid.ed.gov/types/work-study>

#### Work Study

<https://finaid.org/work-study/>

Information on how to qualify for work-study.



## INDIANA WEBSITE:

### **EARN Indiana**

<https://www.in.gov/che/state-financial-aid/state-financial-aid-by-program/earn-indiana/>

EARN Indiana is the state's work-study program. This website lists eligibility requirements and includes information on how to apply through Indiana INTERN.net.

## **21st Century Scholars Program—A Great Opportunity!**

The 21st Century Scholars Program provides scholarships for low-middle income students. The mission of the program is to assist students with their academic and personal goals, but the program also assists students and their families financially. Students must make a pledge to graduate from an Indiana high school, participate in a Scholar Success Program, keep a grade point average of at least 2.5, and agree not to use drugs (including alcohol), not commit a crime, and apply for admission in their senior year of high school. Students must apply to be in the program in 7th or 8th grade.

## **Military-Based Financial Aid**

If you join any branch of military service, there are many opportunities and aid offered for you to further your college education.



### **RESOURCES**

#### **NATIONAL WEBSITES:**

#### **Military-based Financial Aid**

<https://finaid.org/military/>

#### **College or Career Training Financial Assistance for Military Families**

<http://www.studentaid.ed.gov/understand-aid/types/military>

This Federal Student Aid, U.S. Department of Education, website offers information about aid that may be available to family members of military personnel.

#### **FinAid, The SmartStudent™ Guide to Financial Aid**

<http://www.finaid.org/>

#### **INDIANA WEBSITE:**

#### **21<sup>st</sup> Century Scholars Program**

<https://learnmoreindiana.org/scholars/>



## INFO



### Information that May Assist You in Financing College if You Have a Disability

#### Disability-related expenses

If you have a disability, you may incur additional expenses due to your disability. Be aware of these expenses.

- Ask your guidance counselor, the coordinator of services for students with disabilities at the college, or the financial aid office to find out if some assistance is available to cover some of these expenses.
- Be sure to list these expenses on applications for financial aid.
- Inform the financial aid administrator of any disability-related expenses that your family is covering for you that you will be covering for yourself when you attend college.

#### What expenses are disability related?

While there are many, here are a few examples:

- Personal care attendants
- Special transportation if regular transportation is not accessible
- Special equipment and maintenance of the equipment (batteries for hearing aids, assistive technologies, food for service dogs).

Any campus that receives state or federal money has an office dedicated to services and supports for students with disabilities and a coordinator of these services. This person will have a title such as disability services coordinator or something similar.

The disability services coordinator may be able to connect you to a network of students with disabilities who have practical suggestions of low-cost solutions for some of the things you need for your education.

In addition, check with the disability services coordinator to see if the college has an adaptive technology center such as the one at Indiana University, <https://atac.iu.edu/>, which specializes in assistive technology that helps with reading, writing, studying, and information access.

## Indiana Vocational Rehabilitation

Each state has a vocational rehabilitation (VR) services agency and several local offices throughout the state. In each office, there are VR counselors who help people with disabilities prepare for, obtain, and retain employment.

**Indiana Vocational Rehabilitation now has regional VR counselors trained to support students with disabilities who are planning for postsecondary education. In addition, these postsecondary education VR counselors also assist eligible VR participants who are already college students.**

If you have a disability and there is the possibility that you may be eligible for VR services, you should invite a VR counselor to your junior case conference. If the VR counselor is unable to attend the conference, they can provide the case conference committee with written information about eligibility requirements and the VR application process. Your eligibility for VR and future services should be addressed at your case conference committee meeting your junior year as a part of the transition component of your Transition Individualized Education Program (IEP).

Many VR counselors do come to schools to take VR applications. However, if a VR counselor does not attend your conference, and you don't receive information about VR, call or visit your local VR office to schedule an appointment. If you are determined eligible for VR, you will work with your VR counselor to determine your vocational goal and develop your Individualized Plan for Employment (IPE).

VR may assist with covering some of your college costs, but only if the costs are "needed and necessary," meaning they are related to items, services, or tuition that may be necessary for you to reach your vocational goal. Anyone who receives VR funding to attend school must file the FAFSA, and the amounts available to you are determined based upon your unmet need. All your other available funding sources must be used before VR funds can and will be used to cover your college costs. VR may also be able to assist with other disability-related expenses for college such as assistive technology needs.



## RESOURCES

### INDIANA WEBSITES:

#### Indiana Vocational Rehabilitation

<https://www.in.gov/fssa/ddrs/>

#### Working with Indiana VR

[https://youtu.be/7-9\\_WZmlOtA](https://youtu.be/7-9_WZmlOtA)

This video (also available in Spanish) describes the eligibility and application process for Indiana VR as well as the types of services and supports that might be helpful for you.

## Social Security work incentive programs

If you receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) and plan to work while you are taking college classes, you should check with your local Social Security Administration representative or contact a Community Work Incentives Coordinator about work incentives that apply to you. Work incentives may provide an opportunity to earn income without the risk of losing your benefits.

Whether you are a beneficiary of SSDI or SSI, you may be able to use work incentives to help you in two main ways. Social Security work incentives will:

- help you pay for the services and items you need in order to work.
- help you maintain your cash benefits until you are stable in employment.

The work incentives are different for SSDI and SSI programs, so it is important to understand which type of benefit you receive and what is applicable to you. Below is a brief explanation of the Social Security work incentives available for SSDI and SSI.

## If you are receiving SSI cash benefits

The **Student Earned Income Exclusion** is a work incentive for SSI recipients who are under the age of 22 and regularly attending school (such as participating in high school, homeschooling, taking college courses, or attending a trade school). Each year, Social Security determines a maximum amount that can be excluded each month and the total maximum annual exclusion for this work incentive. When you are working and going to school, inform Social Security. They will exclude your earnings up to the maximum monthly and yearly amounts. This way you may keep your SSI check while you are working and going to school.



## TIPS

If you are using the Student Earned Income Exclusion, be sure to notify your Social Security office when you no longer are a student. If you do not, you may need to pay back some of the money you have received. (Social Security refers to this as an Overpayment.)

**Impairment Related Work Expenses (IRWEs)** can help SSI recipients pay for the services and items that they need in order to work. The expenses must be related to your impairment, necessary for work, paid by you, and paid for in the month in which you work.

Some examples of IRWEs might be:

- Supported employment services
- Attendant care
- Transportation expenses
- Medical devices
- A prosthesis
- Work-related equipment and assistants
- Medications
- Therapies

The **Plan to Achieve Self-Support (PASS)** is another work incentive that is available for individuals who want to set aside income or resources to pay for education expenses, start a business, or pay for services or items in order to achieve a work goal. With a Social Security approved PASS plan, you must have a work goal and have resources or income to set aside to achieve your work goal. A PASS requires that there be a written plan approved by Social Security with goals, timelines, and a detailed plan. The Social Security Administration will help you by reviewing and approving the plan and working with you through steps and milestones as you achieve your goal. Some allowable expenses for which you may set aside earned or unearned income or resources include:

- Special transportation
- Occupational equipment or tools needed to work or learn
- Attendant care
- Educational or training programs
- Tuition, fees, books, and supplies for training or school programs

## If you receive SSDI

Some people have to pay for out-of-pocket expenses that are related to their disability and that are necessary for them to work. These expenses are called **Impairment-Related Work Expenses (IRWE)**. When submitted to Social Security with the required documentation, Social Security will deduct the cost of these expenses based on a determination of your earnings. See the list above for some examples of IRWEs.

## Understanding your individual work incentives

Specially trained benefits counselors are funded through Social Security's Work Incentives Planning and Assistance Projects. They can help you understand and use work incentives that apply to you. To find out who can help you in your area, call Social Security at 1-800-772-1213.

You can use the resources listed below to explore the work incentives listed as well as some other work incentives.



### RESOURCES

#### NATIONAL WEBSITE:

##### **Social Security's Red Book on Work Incentives**

<https://www.ssa.gov/redbook/index.html>

This is the online version of the Red Book, Social Security's reference for information about SSI and SSDI work incentives. Also available in Spanish or as a printed copy.

#### INDIANA WEBSITES:

##### **Benefits and Work Incentives Fact Sheets**

<https://www.iidc.indiana.edu/cclc/employment/benefits-information/benefit-and-work-incentive-fact-sheets.html>

The Center on Community Living and Careers (CCLC) publishes updated information about federal and state benefits and work incentives.

##### **Benefits and Work: Information for Students and Families**

<https://www.iidc.indiana.edu/cclc/employment/benefits-information/benefits-information-for-students-and-families.html>

CCLC also publishes information about work incentives and benefits to help students, their families and caregivers plan for the transition to adult services.

## Requesting Information from a College

Colleges vary in the programs they offer as well as in the services and supports available to students. The best type of college for you depends on your individual interests, abilities, and needs. Gathering information about each school is a critical step in choosing an appropriate college and campus environment.

Request information from a college by:

- searching the college's website,
- visiting the college social media page and demonstrating your interest by asking a question,
- obtaining a college catalogue,
- calling the admissions office directly,
- calling the main number for the campus and asking them to transfer you to the admissions office,
- emailing the admissions office,
- scheduling a visit or a tour (ask questions of your tour guide), or
- writing a letter to the admissions office.

If verbally requesting information, we recommend the following steps:

**Step 1:** When you request information, state your name and your current year in high school (sophomore, junior, senior).

**Step 2:** Think about what information you need. Ask them to please send you any or all of the following:

- A catalog,
- An application,
- Financial aid information,
- Information about special services (specify what type), and/or
- Information on a specific program of study (specify which one).

**Step 3:** Repeat your name and your email or the address where you want to receive this information.

**Step 4:** Ask for the name of the person with whom you are speaking and their direct phone number in case you need to contact this person again.

**Step 5:** Thank them.

***Most colleges have online applications or a website with information about the application process.***

If you prefer to request information in writing, you may want to modify the sample letter or email on the next page.

### Sample Letter

Your Name  
Address  
City, State, Zip

Date

College Name  
Address  
City, State, Zip

Admissions Counselor:

I am a [current year of high school] at [name of high school]. I am interested in attending [name of college] and would like to receive some information about the campus and [the name of the program or field of study you are considering]. Please send me a catalog, application form, financial aid forms, and [any other information you wish to receive].

Thank you for your help.

Sincerely,

Your Name

### Sample Email

I am a [current year of high school] at [name of high school]. I am interested in attending [name of college] and would like to receive some information about the campus and [the name of the program or field of study you are considering].

Please send me a catalog, application form, financial aid forms, and [any other information you wish to receive].

Thank you for your help.

[Add your name, street address, city, state, and zip code.]



## TIPS

- Organize the information you collect. Set up a notebook or file to organize all information, communications, and forms from different colleges.
- Sign up to be on the mailing list for the colleges that interest you most.
- Be sure to keep a notebook.
- Take notes as you talk to people.
- Write down names and phone numbers of people who are helpful.
- Sign up to be on colleges' mailing lists for prospective students.
- Make sure to thoroughly read all information for prospective students and incoming freshman listed on the websites for all the colleges you have an interest in or are planning to visit.
- After looking over the critical questions, add any additional questions.
- Be prepared to listen well, take notes, and get questions answered in the group orientation sessions. (Most large campuses provide the general information you need as well as an opportunity to ask questions.) Only make an individual appointment if you feel it is necessary or if the campus offers individual appointments. Smaller campuses offer more opportunities for individual meetings with potential students and incoming freshmen.

## Narrowing Your Choices and Visiting Colleges

Make a list of the names of the college programs that interest you. Select and prioritize your list to five or six colleges.

- Gather more information from each of these colleges.
  - At a minimum, make a phone call and write a letter requesting an information packet.
  - If possible, visit the campuses—check to see if certain days are designated for preview visits.
  - Ask to sit in on a class, eat in a dorm, see the dorm rooms, and attend a sporting event or music concert. This gives you a better feel for what it would be like to be a student on this campus.
  - If you know someone attending the college, talk with them, or check out the website to see if there is a chat room for prospective students.
- Review the information from these campuses and ask yourself which ones come closest to matching your needs and expectations.
- Narrow the list to three or four colleges.

- While working through this process, talk to your parents, counselors, teachers, and other students who are attending a college. Conversations with others and reflecting on your visits to campuses can help you make the most appropriate choices.
- Call and set up a campus visit with each college if possible.
  - Set up campus visits your junior year. You may begin visits as early as your spring semester if you feel you are ready.
  - When attending college fairs, ask representatives of the schools in which you have an interest if there are specific visitation days or group information and campus tour schedules for incoming freshmen. If no visitation days are designated or if you cannot arrange a visit on designated visitation days, phone the admissions office or send a letter requesting a date that is convenient for you and your family to visit.

Make the most of your campus visits.

- Prepare a list of questions. Begin by using the Critical Questions list on page 42.
- Think about your strengths.

Review the information; compare the campuses.

- Talk with and seek the help of your parents and others while making your decision.

Apply to the campuses you think best meet your needs.



## INFO



### And if you have a disability...

Schedule a visit with the disability services coordinator at each campus.

Typically, each institution has a staff person assigned as a Disability Services Coordinator. This person can provide information about available services and supports and is responsible for assisting students in securing appropriate accommodations.

- Refer to the “Questions You Should Ask the Disability Services Coordinator,” page 48.
- Refer to “What Questions Might a Disability Service Coordinator Ask You?,” page 49.

## Critical questions

What are the best ways to find the answers to critical questions such as:

- What are the tuition fees?
- Are there required entrance exams?
- How does this college determine who to accept?

First, go to college websites. Find out as much as possible prior to a campus visit and/or an appointment with a counselor or advisor. For answers that you do not find on the college's website, check to see if the website has a place where you can type in questions.

If you have additional questions or want more clarification, there are two things to consider:

- Most campuses have group orientation meetings that address a wide range of general questions and also provide an opportunity for you to ask questions.
- You may call the admissions office and ask to set up an individual appointment with an admissions or academic counselor.

## General questions

- What factors do you consider when admitting students?
- Are ACT, SAT, or other pre-entrance exams required? Do you have any special admission policies?
- Are you required to have a certain GPA or rank in a certain percentage of the class?
- What is the average GPA for incoming freshmen?
- If this is a 2-year community college, ask if credits are transferable to a 4-year program.

## Specific questions

- What types of programs are available in your field of interest?
- What high school courses should you take to prepare for this program?
- Do you need to take any entrance exams? If so, which ones, when do you need to take them, and where do you go to take them?

## Financial questions

- What is the cost of tuition for a year (including room and meals)?
- What is the cost per credit hour (if you are interested in taking just a couple of classes)?
- What types of financial aid are available?
- What kinds of scholarship opportunities are available?

- What are the deadlines for submitting financial aid forms?
- How many students receive financial aid? What is the average award?
- Check on deadline dates for entrance exams, application forms, and financial aid applications. (They may be different for each school.)
- Talk to your family, counselors, teachers, and friends and solicit their support and/or assistance to review applications, resumes, portfolios, or anything else you are sending to potential colleges.
- Take notes as you gather information.



## TIPS

You should not hesitate to ask for an appointment to ask questions or discuss more thoroughly any questions or concerns you have about attending college. However, taking the initiative to find answers to your questions by using resources that are available to all students shows that you know how to research and solve problems, which are important college skills.



## RESOURCES

### NATIONAL WEBSITE:

#### **A Pocket Guide to Choosing a College**

<https://nsse.indiana.edu/support-resources/students-parents/pocket-guide/english.html>

The online version of “A Pocket Guide to Choosing a College” contains key questions you should ask or address in choosing a college. Also available in Spanish.

## What Do You Do if You Are Accepted to a College?

If you are accepted to a college, you will receive a letter acknowledging that you have been accepted. Along with this letter, you should receive a packet of information and some forms that you must sign and return. Be sure to read over everything that you receive and highlight any deadlines.



### TIPS

While a thank you letter is not necessary, if you change your mind or your circumstances have changed and you decide not to attend a college, it is important to let the college know as soon as possible. They can then admit someone else who may be on a waiting list.

Complete all the required forms and return them before or by the due date.

These forms may include:

- Housing forms
- Information to set up a campus computer account
- Medical insurance forms or proof of vaccinations.

If you cannot fill out forms immediately, mark these deadlines on your calendar or planner.

In addition, make sure you have other information you need such as:

- Enrollment deposit information
- Freshmen orientation dates
- Campus maps
- Transportation schedules and options
- Contact information for campus health services
- Contact information for student disability services





## What If You Need Accommodations?

**“A college or university has the flexibility to select the specific aid or service it provides, as long as it is effective. Such aids or services should be selected in consultation with the student who will use them.”**

“Section 504, The Law & Its Impact on Postsecondary Education.” AHEAD

Do you have a disability and are you receiving accommodations in high school? When you enter college, you are not automatically entitled or assured of the same accommodations you received in high school. While the college is accountable to provide services, the eligibility for services is different than in high school. Colleges are not required to contact you to initiate services. This is your responsibility!



## TIPS

### Need accommodations?

- Make an appointment with the disability services coordinator.
- Be willing to disclose your disability if you are asking for accommodations.
- Provide documentation of your disability.
- Be prepared to explain what you need and why.

## What are the next steps to receive accommodations or modifications at a college?

- Contact the disability services coordinator to set up a meeting. This person can provide information about available services and supports and is responsible for assisting students in securing appropriate accommodations.
- Self-identify or, in other words, disclose that you have a disability.
- Talk with the disability services coordinator about the accommodations you need and why these accommodations are necessary for you to obtain your education.
- Provide documentation to prove that you have a disability. The office of disability services only provides services and supports to students with disabilities and therefore will require you to provide documentation of your disability. (Sometimes an IEP is sufficient, but often you may be asked to provide a comprehensive, current formal evaluation based on adult measures or a medical report from a certified professional.)

“Current” is different depending on your disability—for students with learning disabilities, usually 3-5 years.)

- Get to know your disabilities services coordinator.
- Each semester talk to your instructors about your accommodations.
- Find out about accessible on-campus and off-campus housing.



## TIPS

There is a difference between accommodations and modification. Colleges or instructors can provide students with appropriate accommodations, but they cannot modify an exam, admissions test, or assignment that changes the standard. An exception might be made if you were auditing a class and not taking it for credit.

## Disability services for students

The college office for disability services assists you in having access to campus programs and services by developing and coordinating appropriate accommodations.

Services provided by student disability services vary and are based on individual needs. Some examples:

- Testing accommodations (e.g., extended time, quiet setting, reader, scribe, use of word processor)
- Class notes from a peer note taker
- Audio versions of texts
- Interpreters for the Deaf
- Accessible van transportation on campus
- Elevator and lift keys
- Liaisons between students and faculty/staff
- Free screenings for students who suspect they may have a learning disability

Check to see what services and supports the campus technology center provides to all students.

Ask if the campus has an adaptive technology center.



## TIPS

It is important to understand the difference between an **office of disability services**, a **campus technology center**, and an **adaptive technology center**.

### Campus technology centers

Most campus technology centers maintain campus computer labs and computer software and have consultants available.

Campus technology centers are available to any student—documentation of your disability is not required to access their services.

### Adaptive technology centers

Adaptive technology centers specialize in assistive technologies and can provide:

- Scanning textbooks and documents into digitized texts for use with reading assistance
- Screen magnification or screen reading applications
- Converting print to Braille
- Tactile graphics
- Large print
- Video captioning
- Other adaptive techniques and tools

Some adaptive technology centers have a lending program for laptop computers or software to use in class or in your dorm room.

Adaptive technology center services are primarily for students with disabilities; however, an adaptive technology center has the prerogative of also assisting students without disabilities and therefore, does not require documentation of disability.

For students with certain types of disabilities who need a specific type of technology or who have a temporary disability and temporarily need services, the technology and services of either the adaptive technology center or the campus technology center may be sufficient.

While the technology centers and the offices for disability services provide different types of services, supports, and accommodations, they all function independently. Ideally, however, they should complement each other.



## RESOURCES

### INDIANA WEBSITES:

#### **Accessible Technology Lab, Ball State University**

<https://www.bsu.edu/about/administrativeoffices/information-technology/services/computer-labs>

Hardware and software technologies available to Ball State University students.

#### **Assistive Technology and Accessibility Centers, Indiana University**

<https://atac.iu.edu/students/index.html>

Information about available software and specialized tools available to IU students.

## Questions to Ask the Disability Service Coordinator

- What documentation is required to receive reasonable accommodations?
- Who determines if I am eligible for disability services?
- What specific services will be provided?
- When is this decided?
- What accommodations are available?
- Is information about my disability kept confidential—especially by instructors? How much advance notice will I need to give to have textbooks recorded on tape?
- How do I arrange accommodations for exams? (Extended time, alternatives to taking written exams, etc.)?
- Is tutoring provided?
  - For what classes?
  - Who provides it?
  - Is there a fee for tutoring?
- Is there an adaptive technology center?
- Are waivers or substitutions granted to students with disabilities who, because of their disability, cannot pass certain classes, such as foreign languages?
- Are basic study skills or study skills classes offered for credit?
- What is the attitude on campus toward students with disabilities?
- Are activities and social activities inclusive?
- How aware are faculty and administrators of the needs and strengths of students with disabilities?
- Is there a campus support group for students with disabilities?
- Could I please have your business card?

Adapted from Ladders to Success, MacKillop.

## What questions might a disability service coordinator ask you?

- Do you have documentation that you have a disability and documentation about your disability?
- How does your disability affect your learning?
- How comfortable are you talking to an instructor about your disability?
- What are your academic strengths?
- What are your areas of difficulty?
- With what areas do you need help?
- Do you need help with time management, organization and study skills?
- What accommodations do you need?
- What accommodations, supports, or modifications did you receive in high school?
- Which of these were most helpful? Why? (Providing the “why” might enable you to get that accommodation/support more easily at a college.)

## Know Your Rights!

If you have a disability, knowing your rights and responsibilities is critical to your success in a college setting.



### TIPS

Your rights and responsibilities are different as a college student than as a high school student—know the differences.

- Be familiar with the complaint or grievance procedures of the campus.
- Be familiar with and have a basic understanding of Section 504 of the Rehabilitation Act and the Americans with Disabilities Act.
- Colleges must provide the same access for all students.
- You must meet the same admissions criteria as all students.
- When you provide the proper documentation of your disability, colleges should provide accommodations when you request them.

The state Board of Education rules (Article 7 in Indiana) and the federal law (IDEA) mandate a free, appropriate public education for students who are three years of age through the school year in which students become 22 years of age. These laws DO NOT apply to colleges. This means that if you had an Individualized Education Program (IEP) in high school, you will no

longer have an IEP once you graduate from high school. Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 (explained below) are federal laws by which colleges must abide. These laws protect you from being discriminated against and state that colleges shall make appropriate accommodations to allow you to fully participate at college.

## Discrimination complaints

All colleges must have complaint or grievance procedures related to discrimination. It is always best, before filing a formal complaint, to talk to your Disability Service Coordinator or instructor to see if the matter can be resolved at that level.

You also have the right to file a complaint with the U.S. Department of Education's Office of Civil Rights for investigation if you feel you have been discriminated against at a college.



## RESOURCES

### NATIONAL WEBSITE:

#### Students with Disabilities Preparing for Postsecondary Education: Know Your Rights and Responsibilities

<http://www2.ed.gov/about/offices/list/ocr/transition.html>

Download this publication or call 1-877-433-7827, TDD: 1-877-576-7734, or request a hardcopy by sending an email to [edpubs@inet.ed.gov](mailto:edpubs@inet.ed.gov).

## Laws that apply to college

### Section 504 of the Rehabilitation Act of 1973

This is a civil rights statute aimed at preventing discrimination against persons with disabilities. Section 504 states that no otherwise qualified individual with a disability in the United States shall, solely by reason of his/her disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This law requires that colleges be prepared to make appropriate accommodations and reasonable modifications to their college's procedures and practices, so that you can fully participate in the same programs and activities available to students without disabilities.

### The Americans with Disabilities Act of 1990 (ADA)

This is also a civil rights law that upholds and extends standards for compliance set forth in Section 504 of the Rehabilitation Act of 1973.

ADA helps to implement and enforce Section 504 and outlines additional protections. Section 504 states that public institutions cannot discriminate on the basis of disability if they receive federal funds. The ADA states that with or without federal funds, public institutions cannot discriminate on the basis of disability. Private colleges and universities are covered under the ADA, unless they are completely owned and operated by religious organizations.

## Why do you need to know and understand these laws?

Knowing the basic meaning of these laws provides protection against discrimination. This helps you know your rights, your responsibilities, and the college's obligations and requirements that allow students with disabilities the same opportunities as everyone.

Colleges must allow you the same access to recruitment, admission, and access as any other student. However, you must meet the same admissions criteria as that of other students.

Testing administration companies and colleges and universities must provide appropriate accommodations during admissions tests. To receive accommodations on your admissions tests, you must provide documentation of your disability when you sign up to take the admissions tests.



### RESOURCES

#### NATIONAL WEBSITES:

##### **ACT Accommodations and English Learner Supports**

<https://www.act.org/content/act/en/products-and-services/the-act/registration/accommodations.html>

##### **Pacer Center—The ADA, Section 504, and Postsecondary Education**

<https://www.pacer.org/transition/resource-library/publications/NPC-42.pdf>

Questions and answers about how the ADA and Section 504 affect colleges and universities.

## Survival Tips

This may be your first experience living away from home and being responsible for the choices you make. Balancing many things, managing your time, and being successful in a college setting are all very challenging tasks. Here are some suggestions to help make your life easier:

- Inquire about available tutoring programs.
- Check to see if the campus has a writing lab to assist you with writing your papers.
- Build a relationship with another student who can be your “study buddy”—share notes and study for exams together.
- Talk to instructors before classes start about the course work and what they expect from students in their classes.
- Check to see if websites are available that list students' evaluations of their instructors.
- Stay healthy – be smart about taking care of yourself.
- Find out if the campus has a Student Health Clinic, where it is, and what they provide (even if you do not think you will need these services).
- It is good to have health insurance. Check to see if your family has a policy that will cover you until you finish your college education. If not, check to see what type of health insurance policy is available through the college.

- If you take prescription medications, find out where to get your prescriptions filled and how you can pay for your medications.
- If you use a wheelchair or any type of adaptive equipment, find out the name of a company or an individual to call if you have a problem.



As you adjust to college education and life after high school, it is acceptable to continue to receive some types of support from your family and friends. Just remember that ultimately you are the one who is responsible for your actions and decisions.

## And, Last but Not Least . . . What Should a Parent Do?

This section is to help your parents when you leave the familiar world of high school and attend college. Your parents play a big role in your life, supporting and protecting you in many ways. Parents are legally responsible for you up until you become 18 years old, but they often continue to feel that they are responsible in many ways. After leaving high school, many young adults stay involved with their families and still rely on them for support and advice. Each family is different, but some things do change for both you and your parents when you reach age 18 and when you become a college student.

So, we have prepared this section for parents.

### Parents: Questions to ask yourself

- How can you support your student during high school to make good decisions about college?
- How can you best prepare your son or daughter for college?
- What is appropriate and what changes happen when your son or daughter graduates from high school and attends college?
- Do you do anything but just write the checks?

There are many ways to support your son or daughter during high school and as they make decisions about college. During this time:

- Talk to your son or daughter and discuss with them what they want to do.
- Attend college fairs with them.
- Help them research college programs.
- If possible, accompany them to visit college campuses.
- Ask questions when you visit college programs.
- Help your son or daughter become their own advocate and help them learn and understand about their disability.
- Teach them how to do laundry, balance a checkbook, plan meals, and cook.



- Help them save for a college education—be honest with them and discuss your family’s financial situation.
- Help them fill out forms (admission, financial aid, etc.) If you are not comfortable doing this, ask a counselor or teacher to help.
- Help them attend college orientation.

## Some suggestions

- “Be sure to remember that this is your child’s future and not yours. Students who take ownership of this process and make their own decisions will have a greater stake in their own success. It is easier to rationalize failure if someone else made [their] decisions.”
- “Parents should be sure to guide, not steer. Guiding implies support, whereas steering implies control. Constantly ask yourself if you are guiding or steering. Remember, this is not about you. Guard against over-involvement.”

(Bloomington High School North College Admissions Handbook, 2006 Edition, produced in conjunction with Getin2College.com.)

Now the time is here—your child is 18 or older and is moving onto a campus or attending classes while living at home. What is different?

- You no longer have the right to see your son or daughter’s grades unless they agree. Find out more about the **Family Educational Rights and Policy Act (FERPA)** and check the college’s website for information about a FERPA waiver if your child wants you to have access to certain information.
- It is not appropriate for you to advocate for any special accommodations for your child—that becomes their responsibility.
- You should not call your son or daughter’s instructors. This is their responsibility. Instructors cannot talk to you without your son or daughter’s permission.
- It is time to let go—this does not mean that you cannot still be involved, but it does mean that you should be involved in different ways.



Most colleges understand the difficulty of this transition. They recognize that parents are still interested and play an important, supportive role in the lives of college students. Some college websites have a link dedicated to parents. One example is Indiana University Bloomington’s webpage for parents: <https://provost.indiana.edu/parent-resources/index.html>

Other colleges have established parent groups online or through social media so that parents can share information about upcoming events, expectations, or things like meal plans and roommate negotiations. See, for example, the Ball State University Parents page on Facebook.



## TIPS

- Let your son or daughter make choices and realize the consequences as they are growing up.
- Talk to other parents whose children have already graduated and are attending college.



## RESOURCES

### NATIONAL WEBSITE:

#### **U.S. Department of Education Publications**

<https://www2.ed.gov/parents/landing.jhtml>

The U. S. Department of Education has many free publications available. Search by subject, e.g., “Students with disabilities preparing for postsecondary education.”

#### **Family Educational Rights and Privacy Act (FERPA)**

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

Information on FERPA and the transfer of rights at age 18.

### INDIANA WEBSITE:

#### **Learn More Center’s Checklists for Families—College Checklist**

<https://learnmoreindiana.org/students-families/college-students/>

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## Additional Resources

### **College Parent Central Glossary of Helpful College Terms**

<https://www.collegeparentcentral.com/glossary-of-helpful-college-terms/>

### **DO-IT, Disabilities, Opportunities, Internetworking and Technology**

<http://www.washington.edu/doi/>

### **Educational Service Unit 10 (ESU10)**

[https://esu10.org/programs-services/special-education-services/secondary\\_trans/Self\\_Advocacy\\_Training](https://esu10.org/programs-services/special-education-services/secondary_trans/Self_Advocacy_Training)

### **Think College**

<http://www.thinkcollege.net/>

### **College Planning for Students with Disabilities**

University of Nebraska Lincoln, EducationQuest Foundation. <https://www.educationquest.org/>

### **Students with Disabilities Preparing for Postsecondary Education: Know Your Rights and Responsibilities**

U.S. Department of Education, Office for Civil Rights.

<https://www2.ed.gov/about/offices/list/ocr/transition.html>



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