



UTAH COLLEGE GUIDE

PREPARING FOR COLLEGE
EARN COLLEGE CREDIT IN HIGH SCHOOL • TAKE THE
RIGHT CLASSES • GRADE-BY-GRADE CHECKLISTS

PAYING FOR COLLEGE
SCHOLARSHIP TIPS • SUBMITTING THE FAFSA •
STUDENT LOANS—WHAT YOU NEED TO KNOW •
GRANTS & WORK-STUDY

CHOOSING THE RIGHT COLLEGE
WHAT COLLEGE IS RIGHT FOR YOU? •
UTAH COLLEGE INFORMATION

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*Use high school to prepare
for college.*



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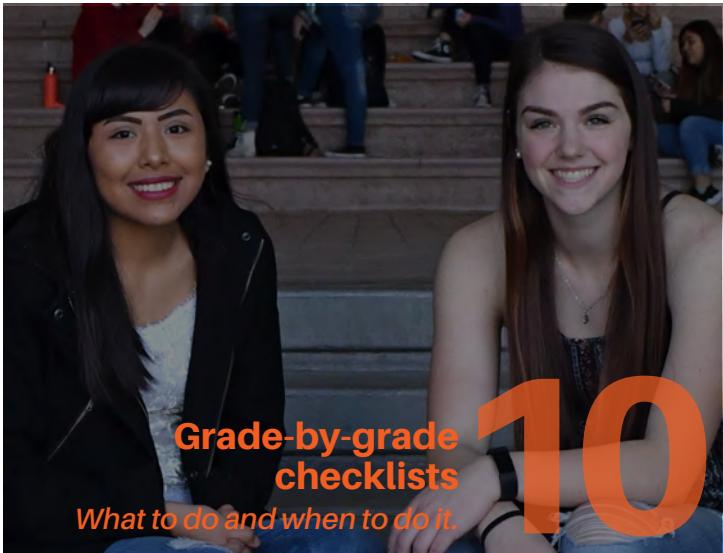
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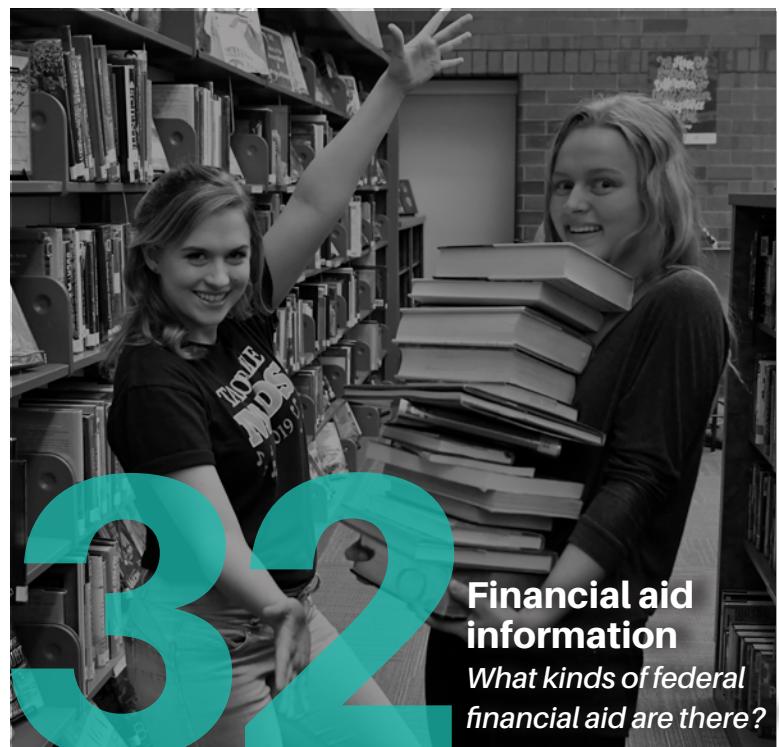
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DO HIGH SCHOOL RIGHT

Use high school to prepare for college.

DID YOU KNOW?

Most colleges in Utah are open admission, meaning if you have a high school diploma or GED and submit an application, you'll be accepted. With open-admission colleges, you don't have to worry about getting in—but you should do all you can in high school to prepare academically for college. Taking the right classes in high school can help you save money on future tuition costs and may help you earn scholarships.

Admissions requirements: Some colleges have specific admissions requirements. They will ask you to take classes beyond what you need for high school graduation. You may even need a certain ACT/SAT score or GPA to be admitted. Some colleges are test optional.

For more information on Utah colleges see pg. 20.

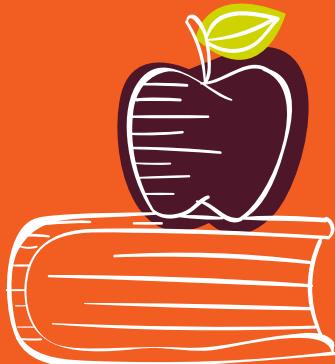
**What
college
is right
for you?**

**DR
EA
M**

**GR
AD
UA
TE**

**What kind of
certificate or degree
will get you to your
dream job?**

Visit UtahMajors.org to figure out which colleges offer the program to get you where you want to go.



**CA
MP
US**

**What type of college
campus is best for you?**

- Close to home or far away
- Big city or small town
- Small college or large university
- Live in the dorms or off campus

The best way to know if a college campus is right for you is to visit colleges you're interested in. Use the college directory information at ktsutah.org/resources to find how to schedule a tour.

**What advice
do your family,
friends, and
community
have for you
about college?**

**AD
VI
CE**

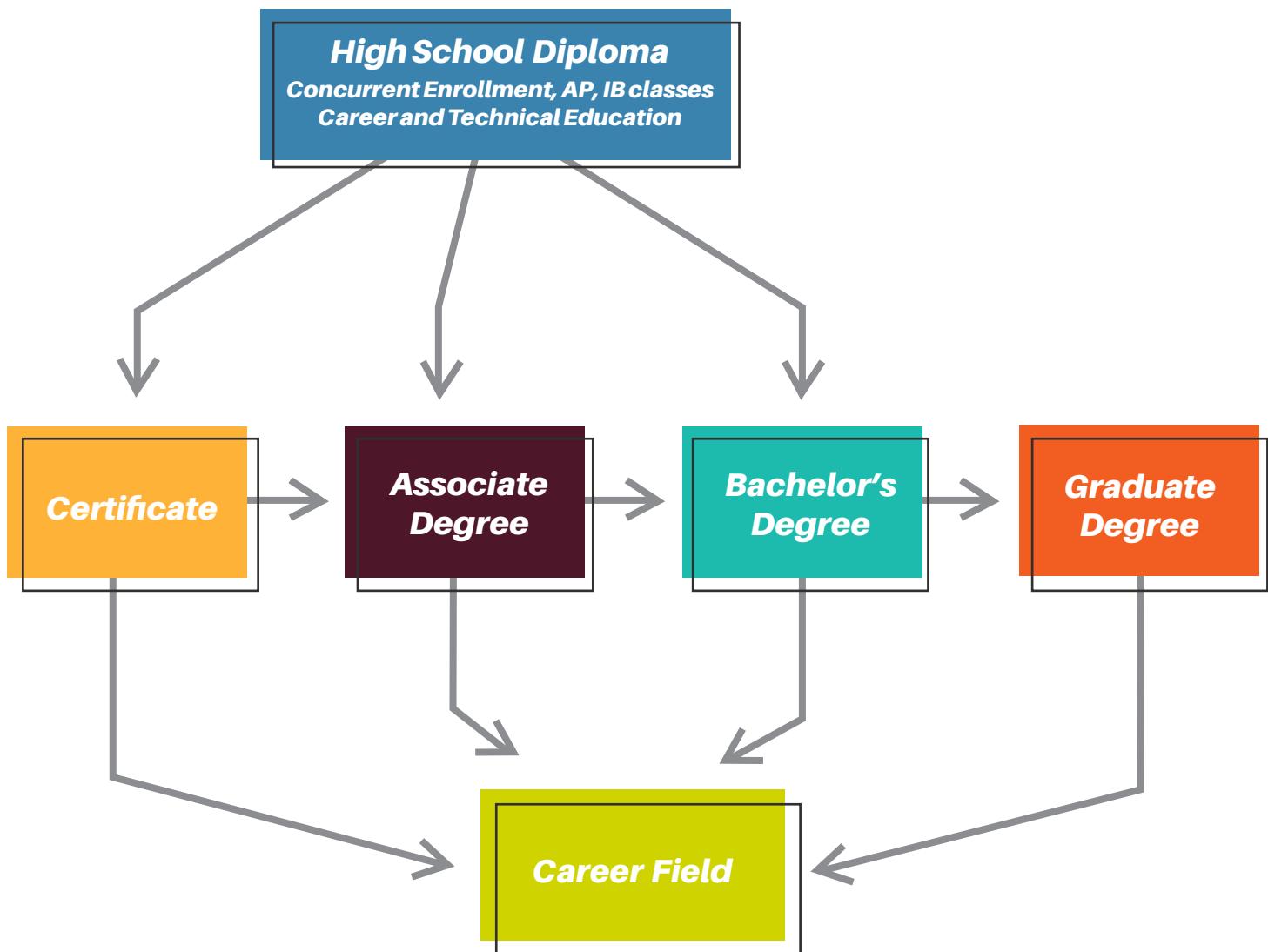


COLLEGE = OPPORTUNITY

WHAT IS COLLEGE?

Certificates, Associate Degrees, Bachelor's Degrees

Most jobs today require college education beyond high school. Think of college as one year, two years, four years, or more: college certificates can be earned in one year or more, associate degrees in two years, bachelor's degrees in four years, and graduate degrees in more than four years. The chart below shows how college credentials can build on each other to get you where you want to go.



High School Diploma

Provides foundational skills for success in life, college, and the workplace.

Examples:

- High school Career and Technical Education
- College-prep classes
- Work-based learning

1

Certificates and other Credentials

1 year or more
(depending on program)

Provides preparation for specific jobs and careers. Programs can typically be completed in a few weeks to a little over a year of full-time attendance. Many certificates build into and count toward associate degrees.

Examples:

- Certificates of Proficiency
- Certificates of Completion
- Apprenticeships
- Licenses
- Professional Certifications

2

Associate Degrees

2 years

Provides preparation for employment or a bachelor's degree. Programs can typically be completed in two years of full-time attendance.

Examples:*

- Associate of Applied Science
- Associate of Science
- Associate of Arts

4

Bachelor's Degrees

4 years

Provides a well-rounded education for success in a career or for graduate study. Programs can typically be completed in four years of full-time attendance.

Examples:

- Bachelor of Science
- Bachelor of Arts
- Bachelor of Applied Science
- Professional Bachelor's Degree

+

Graduate and Professional Degrees and Credentials

Typically 1–6 years beyond a bachelor's degree

Provides advanced preparation in a variety of careers that require education beyond a bachelor's degree. Programs can typically be completed in one to six years of full-time attendance, depending on the field of study.

Examples:

- Master's degrees
- Doctoral degrees
- Graduate Certificates

* There
are two
types of
associate
degrees:

Associate of Applied Science

This degree provides basic preparation and related instruction for career development and entry into the job market, and in some cases for bachelor's degrees.

Associate of Science and Associate of Arts

This degree provides the first two years of a bachelor's degree and can be earned at a community college and then transferred to a university.



TECHNICAL EDUCATION

Technical Education (TE) programs are great ways to earn a college certificate and prepare for a specific career. Colleges offer certificate programs and associate degrees in all regions of the state, so you won't have to go far to earn a college credential.

Many certificates build into and count toward associate and bachelor's degree programs if you decide to go further in your education.

Technical Education programs are typically more hands-on than traditional classroom settings. This style of applied education will prepare you to quickly enter the workforce and put you on the fast-track to earn more money as you progress through college or your career.

There are certificates in business construction and architecture, energy services, health, manufacturing, public safety, service professions, technology and transportation.

Technical Education courses and programs are offered at

- Bridgerland Technical College
- Davis Technical College
- Dixie Technical College
- Mountainland Technical College
- Ogden-Weber Technical College
- Salt Lake Community College
- Snow College
- Southwest Technical College
- Tooele Technical College
- Uintah Basin Technical College
- Utah State University (Eastern, Blanding, and Moab campuses)

See the map on pg. 24-25 for locations.

High school students can enroll in a technical college tuition free while completing their high school graduation requirements. Contact the colleges' admissions office to learn more.



PREPARING FOR COLLEGE

Take the right classes.

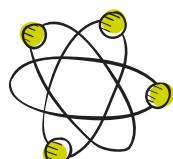
You can go to college no matter which classes you take in high school. But, to be best prepared for college, try to take the following classes in grades 9-12. They can help you gain skills and experience relevant to your interests, earn better grades in college and can increase your score on the ACT (which helps with college admissions and scholarships). At some colleges, the ACT and other entrance exams are optional.

If you are interested in playing college sports, be sure to check out NCAA guidelines at ncaa.org. You will have to take specific classes in high school to be eligible.



Complete 3 advanced courses

This means 1 Advanced Placement (AP), International Baccalaureate (IB), or Concurrent Enrollment (CE) course in each of the core areas of high school graduation:



- ★ **Math**
- ★ **Science**
- ★ **Language Arts**



Career and Technical Education Pathway Courses

Talk to your school counselor about how your high school CTE classes could apply to college-level technical education career pathways. For example, take classes at your local technical college that will build employable skills and count toward a certificate. Remember these programs are tuition free to high school students.



Take the right classes to double your odds of completing college, gain academic skills, and prepare for scholarships.

EARN COLLEGE CREDIT WHILE IN HIGH SCHOOL

There are four ways to earn college credit in high school. This is a great way to get a head start on your college education, plus it'll save you time and money. Talk with your counselor to see which classes your high school offers.

When earning college credit in high school, talk with your counselor to make sure you're earning credit that counts for either general education or toward your certificate or program at the college you plan to attend.

TECHNICAL EDUCATION (TE)

What is it?	Where is it available?	College credit earned through:	Cost: [*] <small>[*]based on costs for the 2020-21 school year; costs may vary by high school</small>	What college credit will I earn?
Students enroll in the local tech college during high school, or receive credit towards a certificate for transfer courses.	Available for most high schools, usually at local technical college.	Passing the class	Tuition free Course fees are applicable Possible book and material costs	Classes count towards the technical college program's certificate. Some certificates transfer to degree-granting institutions.

CONCURRENT ENROLLMENT (CE)

CE classes earn high school and college credit at the same time.	Available at most Utah high schools	Passing the class	\$15-20 per class (\$5 per credit) One-time application fee (varies by college) Possible book costs	Many CE classes fulfill general education requirements. CE also offers intro classes in college-level career and technical education.
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ADVANCED PLACEMENT (AP)

AP classes are writing- and research-intensive and emphasize study and test-taking skills.	Available at most Utah high schools	Exam score	\$96 per exam Possible book costs	Varies with each college—check with your college's academic adviser
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INTERNATIONAL BACCALAUREATE (IB)

IB classes are writing- and research-intensive. IB students also perform community service and write an extended essay.	Only offered at certain Utah high schools	Exam score	\$119 per exam Possible book costs	Varies with each college—check with your college's academic adviser
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What is a major? What is general education?

When you're in a degree-granting college, you will select a college major, which is the specific subject area that you specialize in. Typically, between one-third to one-half of your college classes will be in your major or related to it. Some careers require a particular major, while others just ask for a college degree (like an associate or a bachelor's), so you can choose a major that interests you the most.

Visit ktsutah.org/resources to explore your interests and identify possible majors.

If you're earning an associate or bachelor's degree, you will be required to take several general education classes. General education allows you to explore a variety of subjects while developing critical thinking, writing, and problem-solving skills. No matter what major you decide, you'll have to take one or two classes in each of the academic disciplines like math, science, English, and history. You may also need to take general education courses in religion, intercultural/global, or a foreign language, depending on the college you attend.

What is technical education?

When you enroll in a technical education program at your local technical college, you are earning a certificate. All course work relates directly to the knowledge and skills required to work in the industry.

Create a Keys to Success login at ktsutah.org to explore your technical college options.



TAKE MATH YOUR SENIOR YEAR

If you decide not to take math as a senior, you may be behind once you enter college because all college programs, except for some certificate programs, require at least one math class. The good news? You might be able to fulfill that math requirement while you are still in high school through AP, IB, or Concurrent Enrollment (CE) classes.

Depending on your major, a general education math class may be the last math class you ever need to take. Taking college-level math in high school can save money on future tuition costs. And it is easier to complete college-level math and get a good grade when the math concepts you just learned in high school are still fresh in your mind. Check with your high school counselor to see if CE, AP, or IB math classes are options for you.

A good way to earn your college math credit and save money is to take a CE class. These classes transfer from one Utah college to another, and most Utah high schools offer CE math classes. Meet with your counselor to see which classes are available at your school and which class fits best with your future plans.

Which CE math class should I take?

Are you interested in ...



- English/languages
- Fine arts
- Humanities
- Performing arts



**Take CE Math 1030
*Intro to Quantitative Reasoning***



- History
- Nursing
- Psychology
- Social Sciences



**Take CE Math 1040/STAT 1040
*Intro to Statistics***



- Business
- Biology & physical sciences
- Engineering
- Education



**Take CE Math 1050
*College Algebra***



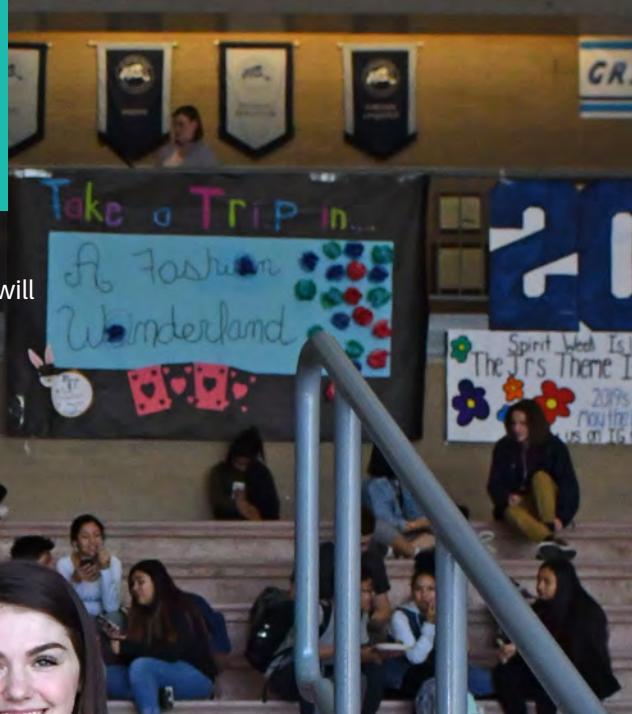
Interested in something else?



**Talk with your counselor about
the right CE math for you.**

GRADE-BY-GRADE CHECKLISTS

Whether you're considering a certificate, an associate degree, a bachelor's degree, or a professional/graduate degree, these grade-by-grade checklists will help you prepare to be successful after high school graduation!





8TH GRADE

For more information, visit ktsutah.org/resources

Start the conversation now.

- Talk to a parent or other adult about what you like to do, what you're good at, and what you want for your future.

Learn about yourself.

- Explore careers through Interest Profiler through the Keys to Success app to learn where your strengths and interests lie.
- Take the Reality Check at ktsutah.org.

Make your high school plan.

- Meet with your school counselor to develop a four-year high school plan. Try to fit in the recommended classes on pg. 6.

What are the grade-by-grade checklists?

These grade-by-grade checklists are designed to help you prepare for college during grades 8-12.

We recommend spreading these tasks out over your junior high and high school years, but you can complete most of these tasks at any time.

Prepare for high school classes.

- Research the admissions requirements at some of the colleges you're considering, including GPA, whether taking the ACT/SAT is optional, and specific high school classes they may require.

Start saving for college.

- With the help of a parent or other adult, open a college savings account to save for your future. Consider a savings account through a bank, credit union, or a my529 account. Learn more at my529.org.

9TH GRADE

For more information, visit ktsutah.org/resources



Do high school right.

- Meet with your school counselor and develop a four-year high school plan.

Explore college options.

- Use the College Guide to research colleges in Utah and discover which colleges may be right for you.
- Talk with your parents, friends, and community members about their college experience, and start thinking about what you want out of yours.
- Take campus tours at two-year, four-year, and technical colleges.

Get involved in your school and community.

Volunteer experience and after-school activities boost your resume and may help you qualify for scholarships.

- Volunteer in your community. Find volunteer opportunities with U Serve Utah (usever.utah.gov) and United Way 2-1-1 (uw.org/211/volunteer).
- Sign up for at least one school club or after school program. Talk to your school counselor or a teacher about what opportunities are available.

Learn about the different ways to pay for college.

- Read about the various ways to pay for college, including scholarships, grants, work-study, and student loans on ktsutah.org.
- Make a plan to pay for college with your parents. For example, part-time work in high school and college can help you pay for college costs and start building your resume.
- Start to build a scholarship and college admissions resume to track your achievements. Use the Keys to Success app at ktsutah.org to get started.
- With the help of an adult, open a college savings account. Learn more at my529.org. If you already have a savings account, contribute what you can to it.



10TH GRADE

For more information, visit ktsutah.org/resources

Stay involved and continue to explore your interests.

Volunteer experience and after-school activities boost your resume and may help you qualify for scholarships.

- Continue to be involved in school clubs, after school programs, and volunteering. Track your volunteer hours using a spreadsheet.
- Take campus tours at two-year, four-year, and technical colleges.

Look into support and mentoring programs.

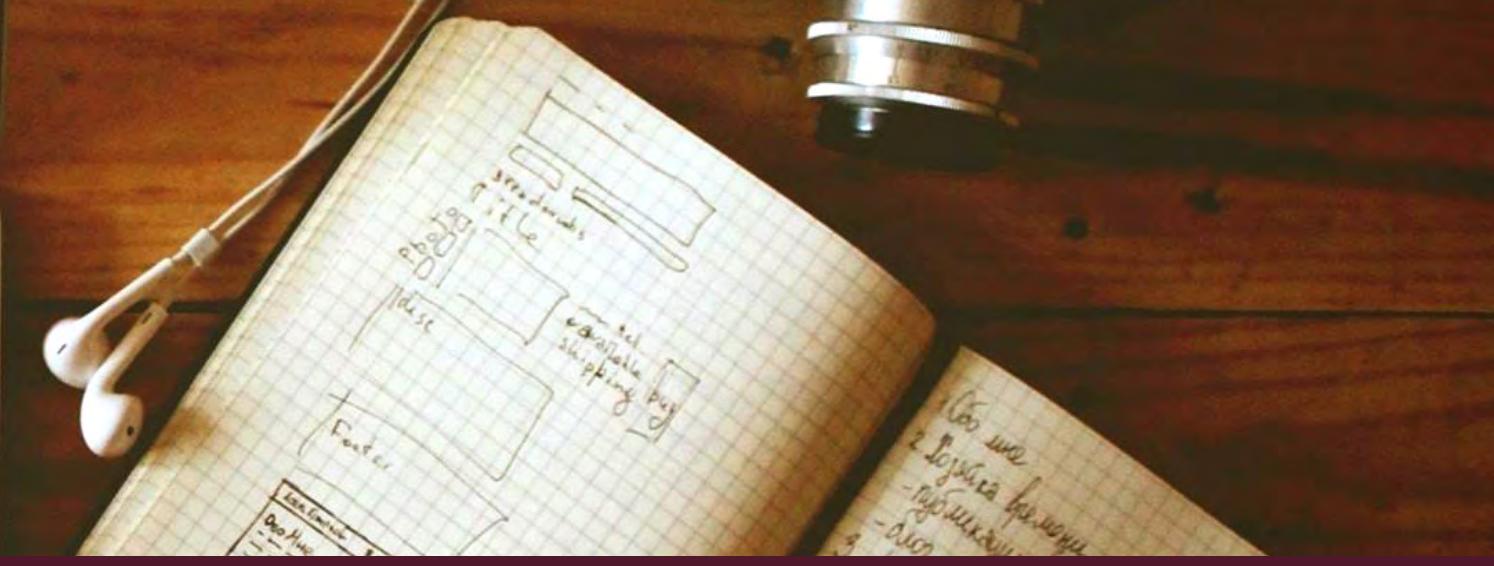
- Check with your counselor or college advisor to see what college prep support you might be eligible for in your area, like AVID, TRIO, or GEAR UP programs.

Think about what certificate or degree you will need for your future career.

- Read about the differences between a certificate, associate, bachelor's, and other advanced degrees on ktsutah.org.
- Use your Launch My Career and Interest Profiler results through the Keys to Success app to see what college majors and programs you might be interested in.
- Find those majors and the certificates and degrees Utah colleges offer by exploring UtahMajors.org.

Take the right classes.

- Meet with your school counselor to make sure you're on track to complete Math III no later than the end of 11th grade.
- Ask your counselor about Career and Technical Education (CTE), Advanced Placement (AP), International Baccalaureate (IB), and Concurrent Enrollment (CE) classes available at your high school.
- Create a list of opportunities you can engage in such as internships and applied learning opportunities within the region you live.



Start preparing for the ACT.

- Study! Your ACT score will help determine your eligibility for some scholarships and acceptance into some colleges. Get free ACT test prep materials at ktsutah.org.
- Download the free ACT app to get daily ACT test prep questions.
- Research the college(s) you're interested in to check if they require the ACT. Some colleges may be test optional.

Research and apply for scholarships—yes, even before senior year!

- Use ktsutah.org to find scholarships and apply to at least one this year. Keep your scholarship resume updated.

Learn how much college costs.

- Estimate college costs by looking up the net price calculator at your top college choices.
- If you are an undocumented student learn about the qualifications for in-state tuition cost through the HB 144 affidavit. More information is found on page 36.

Keep saving for college.

- Add funds to your credit union, bank, or my529 savings account. Learn more at my529.org.

Align your CTE pathway with your college plans.

- Talk to your counselor about how your high school CTE classes could apply to college-level CTE career pathways.



11TH GRADE

For more information, visit ktsutah.org/resources

Focus on your classes.

- Sign up for classes that stretch your mind, like Honors classes and classes that can earn you college credit, such as Advanced Placement (AP), International Baccalaureate (IB), and Concurrent Enrollment (CE). Talk to your school counselor for more information.
- Verify with your counselor that you are taking classes that will help you succeed in college.

Align your CTE pathway with your college plans.

- See how your high school CTE classes could apply to college-level CTE career pathways. Visit with a technical college adviser to enroll in a certificate program and track your progress towards graduating with a certificate while in high school.
- Take classes at your local technical college that will build employable skills and count toward a certificate. *Remember these programs are tuition free to high school students.*

Think about what math class you'll take your senior year.

- Meet with your counselor to make sure you pick the right math class for your future. It's best to complete your college math requirements through Concurrent Enrollment while still in high school.
- Read on pg. 9 about what CE math class best fits with your future plans.

Take the ACT.

- Take the ACT in the spring. Get free ACT test preparation materials at ktsutah.org or download the free ACT app to get daily ACT test prep questions. A good ACT score can help you earn scholarship money for college and determine your acceptance into some colleges.
- Research your college of interest to check if they require the ACT. Some colleges may be test optional.

Learn about the many ways to pay for college.

- Forecast how much financial aid you could qualify for by using the Federal Student Aid Estimator at studentaid.gov.



Consider your college options.

- Make a list of your top college choices. If you're thinking about going to college in Utah, check out the information on Utah colleges starting on pg. 20 to learn more.
- Create a Keys to Success login at ktsutah.org to explore your two-year, four-year and technical college options.

Get organized for your final year.

- Some colleges (and scholarships) require one or more letters of recommendation. Decide which teachers might be willing to write letters of recommendation next year and ask them in advance.
- Get a job over the summer, preferably related to your education and career goals, to set aside money for college and gain valuable experience you can add to your resume.

Research possible careers.

- Review your career interest profiles on the Interests Profiler or take them again at ktsutah.org.
- Job shadow at a business/organization that interests you, and ask about internship opportunities.
- Talk to professionals currently working in your area of interest. Ask your school counselor or parents/guardians to help you find them.

Keep applying for scholarships.

- Learn about scholarships offered by the State of Utah on ktsutah.org.
- Apply for as many scholarships as you can. See if your high school has a scholarship coordinator to help you find scholarships and look on ktsutah.org.



12TH GRADE ✓

For more information, visit ktsutah.org/resources

Stay focused.

- Check in with your counselor and/or college access adviser about your plan for college and career readiness.
- Ask for letters of recommendation. Some colleges (and scholarships) require one or more letters of recommendation. Connect with teachers and counselors early in the fall of your senior year.
- Stay on track to complete a certificate program at your local technical college either before high school graduation or the summer after. Remember these programs are tuition free to high school students.

Apply to college in the fall.

- Apply to colleges during the fall of your senior year. Participate in Utah College Application Week at your school. Ask your counselor for more information.
- Apply to more than one college so you can compare the colleges' financial aid offers as well as their class size, location, programs, and more. For help comparing colleges, see the Facts at a Glance at ktsutah.org.
- Check with the colleges you're applying to and see what ACT scores you should be aiming for. Some colleges are test optional. If you want to improve your score, study, study, study, and retake the ACT the fall of your senior year. Check college admissions deadlines to make sure your new ACT scores will be ready in time.
- If you haven't already, create a Keys to Success login at ktsutah.org to explore your two year, four year and technical college options.

Fill out your FAFSA.

- Complete your Free Application for Federal Student Aid (FAFSA) as early as October at studentaid.gov.
*** Even if you don't think you will qualify for federal grants, you should still fill out the FAFSA. The State of Utah and many colleges require it for scholarships and other aid. ***
- Get help completing your FAFSA by attending a FAFSA Completion Open House during the school year. Check with your counselor to find an event at your school or nearby.
- If you are a student with undocumented citizenship status, see what scholarship options might be available for you at educate-utah.org and review the qualifications for in-state tuition through the HB 144 affidavit on pg. 36.



Continue applying for scholarships.

- Research what scholarships are offered by the colleges you've applied to and check deadlines.
- Learn about scholarships offered by the State of Utah on ktsutah.org.
- Apply for as many scholarships as you can during your senior year. Use the resources at ktsutah.org to help you find scholarships.

Check on campus resources and services.

- If you have an IEP/504 or a disability that will need accommodation, start making arrangements now by contacting colleges' disabilities resource centers.
- Visit with college multicultural and diversity centers to learn about scholarships, tutoring, events, and more.

Narrow it down.

- Visit the websites or call any colleges you've been accepted to and ask about their first-year experience programs and summer bridge programs.
- Send in your final high school transcripts to your college once you graduate.
- Be sure to accept any financial aid you might have received. Talk with your college's financial aid office to make sure you're good to go.

Be proud. Celebrate!

- Participate in your school's College Decision Day activities to celebrate your accomplishments. Ask your counselor for more information.

Take math during your senior year.

- Be sure to take the right math for your future career. Use the guide on pg. 9 to help you figure out which math class is right for you.



Tips for getting college application fees waived

MOST COLLEGES WILL CHARGE AN APPLICATION FEE, USUALLY AROUND \$35-\$55.

- ★ **ASK!** Your school counselor or other administrators and teachers may know about opportunities for college application fee waivers. Ask them early in the fall.
- ★ **SEARCH:** Some Utah colleges offer open houses in the fall and may offer fee waivers for students who attend. These are hosted at different locations across the state. Search potential colleges you are interested in and mark these events on your calendar early. Your high school may even host one.
- ★ **PARTICIPATE:** High schools across the state host Utah College Application Week (UCAW) in the fall. During UCAW, some colleges will provide fee waivers for participating high schools.

To learn more about UCAW visit ktsutah.org/resources.

UTAH COLLEGES AND UNIVERSITIES



From technical and community colleges to research universities, there's a college in Utah that's right for you. Think about what you want out of your college experience, and find out which college offers the programs you're interested in.



Bridgerland Technical College
Logan/Brighton City

btech.edu
435-753-6780



Utah Tech University
formerly Dixie State University
St. George

dixie.edu
435-652-7500



Brigham Young University
Provo

byu.edu
801-422-4636



Dixie Technical College
St. George

dixietech.edu
435-674-8400



Davis Technical College
Kaysville

davistech.edu
801-593-2500



Ensign College
Salt Lake City

ensign.edu
801-524-8100



Mountainland Technical College
Lehi/Orem/Spanish Fork
mtec.edu
801-753-6282



Uintah Basin Technical College
Roosevelt/Vernal
ubtech.edu
435-722-6900



OGDEN-WEBER
TECHNICAL COLLEGE

Ogden-Weber Technical College
Ogden/Weber
otech.edu
801-627-8300

Utah State University

Utah State University
Logan
usu.edu
435-797-1000



Salt Lake Community College
Salt Lake City
slcc.edu
801-957-7522



University of Utah
Salt Lake City
utah.edu
801-581-7200



Snow College
Ephraim
snow.edu
435-283-7000



Utah Valley University
Orem
uvu.edu
801-863-8888



Southwest Technical College
Cedar City/Kanab
stech.edu
435-586-2899



Weber State University
Ogden
weber.edu
801-626-6000



Southern Utah University
Cedar City
suu.edu
435-586-7700



Westminster College
Salt Lake City
westminstercollege.edu
801-484-7651



Tooele Technical College
Tooele
tooeletech.edu
435-248-1800

TYPES OF COLLEGES

In Utah, different colleges serve different purposes. Depending on your future career plans, some colleges may be a better fit than others for you.

Technical colleges

Technical colleges offer shorter certificate programs designed to qualify students to work in a variety of occupational fields. If you're looking to quickly start a job in a competitive and in-demand industry or skilled trade, a technical college may be the right fit for you. A technical college may be a separate institution or may be part of a larger community college or university. In addition, many programs offered at technical college transfer into associate degrees, saving you time and money.

Community colleges

Community colleges offer certificates and associate degrees at a lower cost than universities. They often have smaller class sizes as well. Community colleges offer job training programs that can get you quickly into the workforce, and general education and major courses that you can later transfer to a university for your bachelor's degree.

Regional universities

Regional universities offer associate, bachelor's, and master's degrees. Some regional universities offer career and technical education programs such as certificates and applied associate degrees as well.

Research universities

The primary mission of private and state research universities is to generate research and produce graduate students. While they still offer the same programs many other types of universities and colleges do, their ultimate goal as an institution is to research specialized fields and offer graduate degrees, like master's and doctorate degrees.



Public versus Private colleges

Public colleges and universities are owned and supported by the State of Utah. Private, not-for-profit colleges and universities are not owned by the state but are regionally accredited. **For-profit schools may charge more in tuition, offer fewer degree programs, and are sometimes unaccredited, meaning they are not approved by a national or regional accrediting association.** Making sure a school is accredited and that credits may be transferred to other institutions is another way students can make sure they are getting an education worth their money and a credential that will attract potential employers.

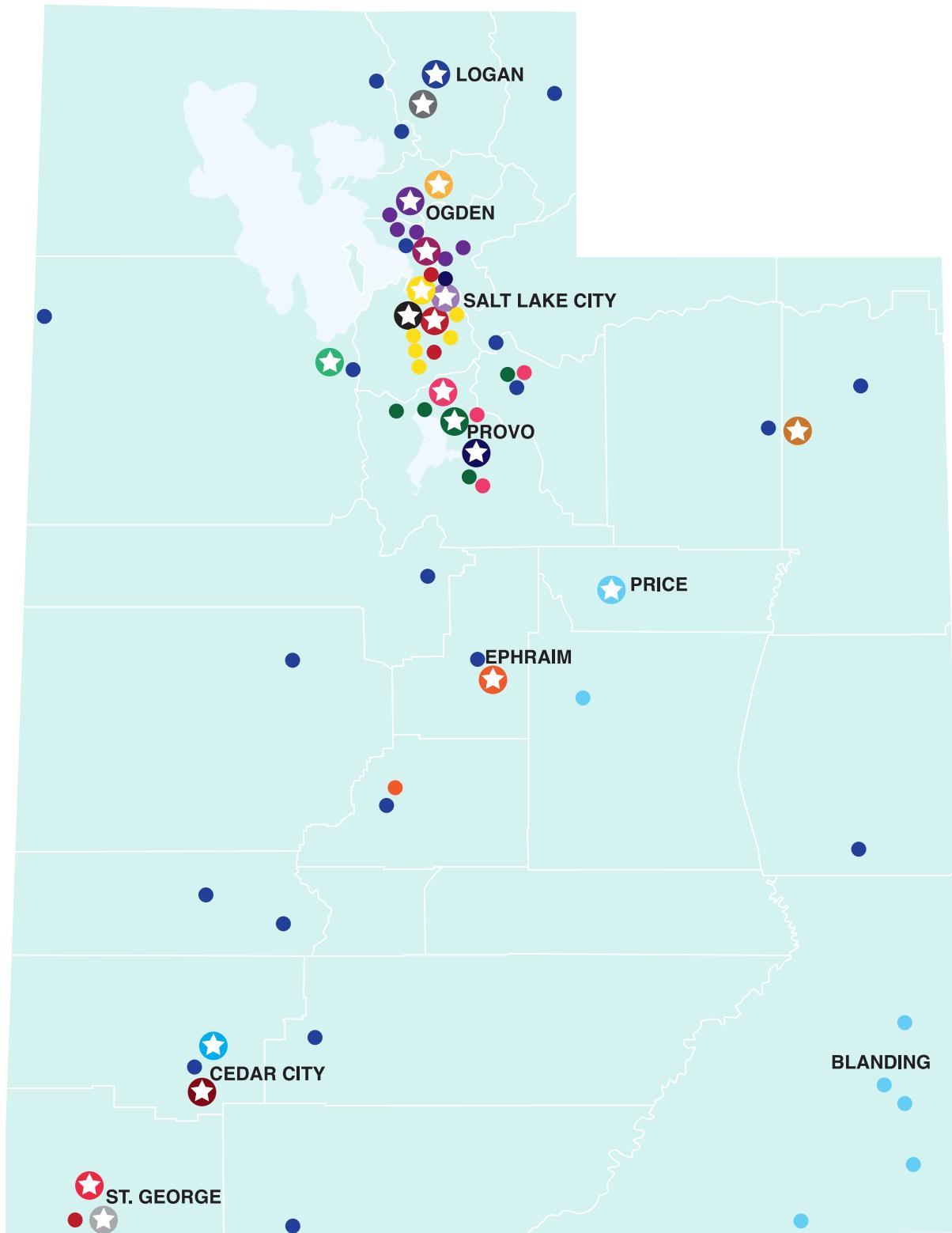
Quick tip: all of the colleges and universities included by name in this guide are accredited and not-for-profit.

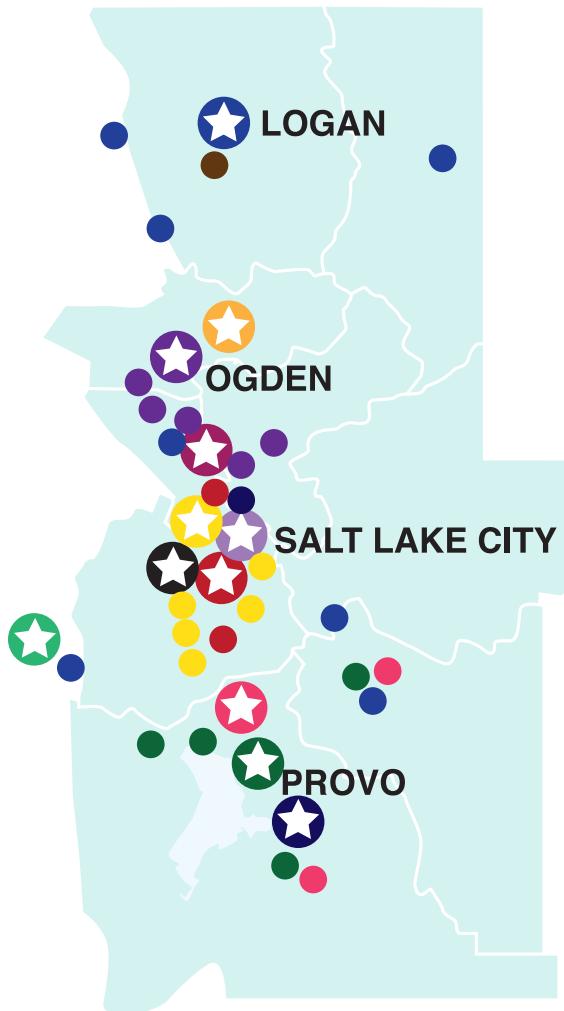
COLLEGE NAME	CERTIFICATES	ASSOCIATE DEGREES	BACHELOR'S DEGREES	GRADUATE DEGREES
Bridgerland Technical College	■			
Brigham Young University*			■	■
Davis Technical College	■			
Utah Tech University <i>(formerly Dixie State University)</i>	■	■	■	■
Dixie Technical College	■			
Ensign College*	■	■		
Mountainland Technical College	■			
Ogden Technical College	■			
Salt Lake Community College	■	■		
Snow College	■	■	■	
Southern Utah University	■	■	■	■
Southwest Technical College	■			
Tooele Technical College	■			
Uintah Basin Technical College	■			
University of Utah			■	■
Utah State University	■	■	■	■
Utah Valley University	■	■	■	■
Weber State University	■	■	■	■
Westminster College*			■	■

* PRIVATE COLLEGES

COLLEGES IN UTAH

No matter where you are in Utah, there's a college nearby.





- ★ Main campus
- Regional campuses and sites

PUBLIC COLLEGES

Bridgerland Tech College · Logan

Davis Tech College · Kaysville

Utah Tech University · St. George

Dixie Tech College · St. George

Mountainland Tech College · Lehi

Ogden-Weber Tech College · Ogden

Salt Lake Community College · Salt Lake City

Snow College · Ephraim

Southern Utah University · Cedar City

Ensign College · Salt Lake City

Southwest Tech College · Cedar City

Westminster College · Salt Lake City

Tooele Tech College · Tooele

Brigham Young University · Provo

Uintah Basin Tech College · Roosevelt & Vernal

University of Utah · Salt Lake City

USU Eastern · Price & Blanding

Utah State University · Logan

Utah Valley University · Orem

Weber State University · Ogden

PRIVATE COLLEGES

Ensign College · Salt Lake City

Southwest Tech College · Cedar City

Westminster College · Salt Lake City

Tooele Tech College · Tooele

Brigham Young University · Provo

Uintah Basin Tech College · Roosevelt & Vernal

PAYING FOR COLLEGE

College can be expensive and figuring out how you're going to pay for it can seem like an overwhelming task. Luckily, there are resources to help you prepare and many different ways to get the money you need.

With many funding options available—from scholarships and grants to work-study and student loans—you can pay for college.

No matter what grade you're in, there are things you can do right now to get started.



College comparison worksheet

Use this worksheet to compare colleges you'd like to go to. Search online, get a Facts at a Glance booklet from your counselor or on ktsutah.org/resources, or use the Utah colleges information starting on pg. 20 in this guide to help you.

College							
Majors the college offers I'm interested in							
Special programs I'm interested in							
Tuition							
Fees							
Housing or commuting costs							
Total costs per year (add tuition, fees, housing, commuting, and \$1000-1500 for books)							
Special admissions requirements							
GPA and ACT requirements for academic scholarships							
Application fee							
Application deadline							
Notes							



SAVING FOR COLLEGE

Start saving as much as you can, as early as you can.

Saving money is an important part of college affordability. Start saving as much as you can, as early as you can. Here are a few tips to help you get started.

Bank/credit union savings and cash deposit (CD) accounts

Research terms and conditions for a savings account that meets your needs. Find more information at your bank/credit union and on websites such as americasaves.org to compare options before making your decision.

my529

my529, Utah's official 529 educational savings plan, is a tax-advantaged 529 plan designed to encourage investing for future qualified higher education expenses.

Family and friends can even contribute money to your account for special occasions like birthdays and holidays. Learn more at my529.org.

Part-time work

Part-time work in high school and college can help you build your resume and pay for college costs.

Put as much of your paycheck as you can into your college savings account.

Scholarships

Scholarships are not just for students with good grades or an impressive list of accomplishments. You can get scholarships for volunteer service, leadership, talent, financial need, and more.

TIPS FOR FINDING SCHOLARSHIPS



Beware of scholarship scams!
You should never pay money to apply for a scholarship.

- 1 **Explore options at your school.** Talk with your college access advisor and/or counselor, scholarship coordinator, and athletics coach. Ask about scholarships through your employer, your parent's employer, or any clubs or organizations you're involved with.
- 2 **Create profiles** on trustworthy national scholarship search websites such as:
 - [chegg.com/scholarships](https://www.chegg.com/scholarships)
 - bigfuture.collegeboard.org/scholarship-search
 - cappex.com
 - fastweb.com
- 3 **Use the Keys to Success app** at ktsutah.org to get started.
- 4 If you're an **undocumented student**, you can find additional information on applying for scholarships at educate-utah.org. See pg. 36 for more info.
- 5 **Check with the financial aid offices** at the colleges you plan to attend. Many colleges have scholarships posted on their financial aid and department websites. If you know what you want to study, check for scholarships through your major or department.
- 6 **In 12th grade, submit the Free Application for Federal Student Aid (FAFSA)** at studentaid.gov—sometimes scholarships require this as part of their application process.
- 7 **Apply. Apply. Apply.** Don't count on only one scholarship to fund your education.
- 8 **Apply for scholarships even if you don't plan to go to college right away**—like if you plan to serve a religious mission or join the military. See pg. 35 for more info.

STATE SCHOLARSHIPS

The State of Utah offers several scholarships. Included in this guide are two achievement-based scholarships and one need-based scholarship. The Opportunity, Technical Education and Promise Scholarships provide options for all students to receive financial support to attend any Utah public college or university. Talk to your college financial aid office to learn more about these and other state aid programs.

OPPORTUNITY SCHOLARSHIP

The Opportunity Scholarship is for students who complete advanced courses in core subject areas during high school to help them be ready for college.

Scholarship Facts:

1. The Opportunity Scholarship is an achievement-based scholarship that you can earn by taking advanced (AP/IB/CE) courses in high school to prepare for college.
2. The Opportunity Scholarship can be used at public degree-granting colleges in Utah and at these private institutions: Brigham Young University, Ensign College, Westminster College, and Western Governors University. Students may apply for a deferment to attend a public technical college, for a humanitarian/religious/military service, or for a medical reason.
3. You must apply for the Opportunity Scholarship during your senior year, but you should start planning to complete the required courses in grades 9-12 and maintain the required GPA. To learn about the scholarship requirements, visit OpportunityScholarship.org.
4. To apply, you will be required to submit a completed FAFSA application, but you are NOT required to qualify for federal grants or loans.
5. The Opportunity Scholarship can be used to help cover the cost of tuition and fees for a total of four semesters, subject to meeting renewal requirements. Each student's award amount will vary based on individual circumstances. Visit OpportunityScholarship.org for more information.

TECHNICAL EDUCATION SCHOLARSHIP

The Technical Education Scholarship is for students who enroll in eligible technical education programs in Utah that lead to high-demand, high-wage occupations.

The Technical Education Scholarship can be used at any public, technical college in Utah or qualifying technical programs at SLCC, USU-Eastern, USU-Moab, or Snow College.

Awards can be used to cover the cost of tuition, fees, and books. Talk to the financial aid office at your college to see if you qualify for the Technical Education Scholarship.

UTAH PROMISE SCHOLARSHIP

The Utah Promise Scholarship is for students who need financial assistance to pay for college and is available at all public colleges and universities in Utah, including technical colleges.

The Utah Promise Scholarship will cover up to full tuition and fees for up to two years.

Students are required to complete the FAFSA to be considered for this scholarship.

Talk to the financial aid office at your college to see if you qualify for the Utah Promise Scholarship.

OTHER STATE AID PROGRAMS

There are other state aid programs available to students. Visit ktsutah.org, ushe.edu/state-scholarships-aid, or contact the financial aid office at your college for information about other programs to see if you qualify.

APPLY FOR FINANCIAL AID

Submitting your Free Application for Federal Student Aid (FAFSA) at studentaid.gov is the only way to receive federal financial aid for college.

Who should submit the FAFSA?

Everyone should submit, even if you think you make too much money to qualify for financial aid. You never know what you'll be awarded unless you apply.

What does the FAFSA do?

The FAFSA determines your eligibility for federal financial aid—grants, work-study, and student loans—as well as aid from the State of Utah (like the Opportunity Scholarship) and your college.

When should I submit my FAFSA?

It's best to submit the FAFSA the same time you apply to college in the fall of your senior year. The FAFSA application opens October 1 of your 12th grade year. You can complete the application at any point in your senior year, but for the following school year you should apply as soon as you can. However, you can still submit your FAFSA later than that if needed. Check the priority deadline at the colleges you're applying to so you know when you should complete the FAFSA. **Remember: You need to resubmit the FAFSA every year you're in college.**

Where do I go to submit the FAFSA?

Submit the FAFSA at studentaid.gov or use the official myStudentAid mobile app from Federal Student Aid. Never use any other website to file. If you need help submitting your FAFSA, talk to your counselor or use the FAFSA resources found at ktsutah.org.



Even if you don't think you'll qualify for financial aid, it's worth taking a few minutes to submit the FAFSA. You may be surprised!

KINDS OF FEDERAL FINANCIAL AID

GRANTS

What is it?

A grant is money for college that you don't have to pay back, as long as you maintain satisfactory academic progress. A grant is usually provided by the state or federal government.

What do I need to know?

Grants don't have to be repaid.

They're based on financial need (determined by the FAFSA).

One of the most common grants is the Federal Pell Grant. The maximum award is more than \$6,000 per year.

Ask the financial aid office at your college for more info about available grants.

WORK-STUDY

Work-study is a part-time job for students that is usually on campus and has flexible hours that generally work around your class schedule.

Work-study jobs are usually on campus and offer flexible hours.

Work-study jobs come with financial aid benefits.

They can give you work experience related to your college major (such as working in a chemistry lab, tutoring center, or campus business office).

STUDENT LOANS

Student loans are money you borrow for college that you have to pay back—even if you don't graduate.

If you're eligible to receive grants or take part in the work-study program, always use those funds first.

Apply for as many scholarships as possible and use college savings before deciding to borrow student loans.

Explore federal student loans first (through submitting your FAFSA), as they often have lower interest rates and more flexible repayment options compared to private loans.

Tip: Use the Federal Student Aid Estimator at studentaid.gov to estimate how much you might be eligible to receive in grants, work-study, and federal student loans.



Should I take out a student loan?

When you file the FAFSA and send it to your college, the financial aid office will send you a financial aid offer letter that includes the cost of attendance (tuition, room and board, etc.) and what scholarships, grants, loans, or work-study you are eligible for.

Sometimes the cost of attendance will be more than you have in college savings, scholarships, grants, or work-study funds. If you've filed the FAFSA, you are eligible for federal student loans, which are a good option to cover those additional remaining college costs.

What to consider before taking out a student loan:

- 1. Create a budget with help from your college's financial wellness center.**
Many colleges have a financial wellness center that will answer your questions about budgeting, loans, and ways to pay for college.
- 2. Explore ways to save, such as using student discounts or renting textbooks.**
- 3. Borrow only what you need and understand the loan.**
Remember, you are not required to borrow the maximum amount you've been offered. Any money that you borrow must be repaid with interest, so only borrow what you need! Read the terms and conditions of the federal student loan carefully when you accept your loan.
- 4. Borrow federal before private.**
Federal student loans have advantages over private loans, including fixed interest rates and flexible repayment options. Learn more about the benefits of federal student loans at studentaid.gov.

What if I'm not going to college right after high school?

Are you planning to join the military, Peace Corps, take a gap year or serve a religious mission?

You should still apply for college and financial aid as a high school senior to lock in your admissions and scholarships. Many scholarships are only open to graduating high school students. Be sure to talk to your college about the process to defer enrollment so you don't lose your acceptance to the college and award money from scholarships.

If you can't afford application fees, there are some programs that can help you cover those costs while you are still in high school but not after you have graduated. Apply now to find out what options are available to you.

Once you've been accepted, talk to your college about deferring enrollment or taking a leave of absence. If you don't defer your admissions or scholarships you will most likely lose the acceptance to the college and award money from scholarships. If you are leaving the country or will not have access to email, be sure to complete a Family Educational Rights and Privacy Act (FERPA) form. Without this form, colleges will not legally be able to talk with your parents/guardians about you after you turn 18. Talk to your college's admissions office for information on what paperwork you'll need to complete.

COLLEGE IS READY WHEN YOU ARE!

Yes, you can go to college if you are undocumented!

5 things undocumented students need to know



1 Undocumented students, with and without Deferred Action for Childhood Arrivals (DACA), can attend college in Utah! All students, regardless of immigration status, are eligible for admission into any of the accredited colleges and universities (public and private) in Utah.

2 **Earn college credits in high school:** Undocumented students (with and without DACA) can participate in tuition-free technical colleges, Concurrent Enrollment (CE), Advanced Placement (AP), and International Baccalaureate (IB) classes while in high school, saving time and money once you get to college.

3 **Scholarships:** Utah high school graduates do not need to provide proof of citizenship to qualify for privately funded scholarships. For a list of scholarships available to undocumented students in Utah, visit educate-utah.org.

4 **In-State Tuition Waiver:** Utah state law allows qualifying undocumented and DACAmented high school graduates to pay in-state tuition rates if they attend a public Utah college or university. To learn more about qualifications, talk to your counselor or visit educate-utah.org/hb144-facts. You may want to ask specifically about "HB 144" and "SB 253."

To **qualify** for HB 144, a student must submit a **HB 144 Affidavit** for the institution they want to attend and meet the following requirements:

- Student must have attended a Utah high school for three or more years
- Student must have graduated from a Utah high school with a diploma or G.E.D.

5 To find additional support and information visit:
• educate-utah.org
• University of Utah Dream Center: dream.utah.edu
• Salt Lake Community College Dream Center: slcc.edu/dreamcenter
• *These Dream Centers have important information for undocumented students, regardless of which college you plan to attend.*



PARENTS:

College is for you, too!

If you are thinking about college for yourself, call college admissions offices to see what they can offer you.

Colleges have many resources like tutoring, child-care assistance, online options, and even classes where you only meet once per week that can help you balance family, work, and school.

Start or finish your college education now!