



## FROM FOSTER CARE TO COLLEGE



A Step-By-Step Guide  
For Getting Into And Succeeding In College  
For Youth In Foster Care  
By Foster Care Alumni

## **THANK YOU TO...**

### **Phyllis Willis**

Through your hard work, sense of humor and gift of the written word, you turned an idea into a reality.

You inspire us through the quality of your work and the integrity of your life.

### **Jamal Stith**

As a result of your technical and media savvy, you helped this document come to life.

Your enthusiasm is contagious!

## ABOUT THE AUTHORS

### Phyllis Willis

At the tender age of six I was suddenly moved from all that was familiar to me and placed into foster care. I was unaware of how dramatically my world was about to change. There were a lot of daily living adjustments I had to make in my new home, including the new environment, new faces and new rules.

As time passed I became comfortable with my new life. I was blessed to be placed in a loving household with loving parents. Many of the friends I came to know through my life were also in foster care and we had similar struggles. It was difficult coming to terms with many of the circumstances of my family that triggered me to being placed in foster care. It took me quite a while to overcome feelings of rejection and abandonment. However, I choose not to use those reasons as excuses or barriers from keeping me from reaching excellence. I was determined to forgive and move on with my life.

Throughout all of my schooling I kept in mind the results and future I wanted to create for myself. Being the first in my nuclear and extended family to graduate from college added a lot of pressure to me, but I refused to give up. During each test, each project and each paper I had to write I held on to the end result I wanted so desperately to reach. Many times I wanted to throw in the towel but after so many others had given up on me, I refused to give up on myself.

High school can be scary and college can be challenging but I knew that if I gave it my all I would graduate. As I write this today looking back at my journey with all the barriers taken into account, I can truly say that everything I did and everything I had to go through to finish college was nothing in comparison to the sense of accomplishment I felt when it was all done, and I am more than confident that when you finally hold your degree in your hands you, too, will know that it was all worth it.

## Jamal Stith

As I child I was raised in Washington, D.C. by my single mom who did all she could to raise me and my sister. She really utilized all of her resources to ensure that we were safe and received our education.

Throughout my childhood I enjoyed school and had a strong desire to succeed due to the values that were instilled in me as a child through my mom and peers. I continued to work hard and was granted the opportunity to attend a prestigious private high school in the D.C. area. This was a huge transition for me. This transition consisted of a complete change in culture and environment. However, despite this radical transition, I knew that this was the type of change that I wanted and needed to succeed. I wanted to experience something that was completely different from all of the public schools I had attended. I challenged myself to get out of my comfort zone and try to succeed.

However, my determination was challenged during my sophomore year of high school. During my sophomore year I was placed into foster care because of the personal struggles of my mom. Through being in the foster care system I learned that these kids were just like me and had no control over how they were placed in the system. Instead of looking down on the system I began to look at the positive aspects of being in care and how I could use them to my advantage.

During my senior year of high school I received a full-tuition scholarship from the Posse Foundation to attend Bucknell University. Throughout my college career I realized that there were so many resources provided by governments to help foster youth go to college. However, many of these resources end by the time youth age out of the system. I learned that youth needed a strong support network in order to succeed in college. I believe that it is my responsibility to pay it forward to other foster youth and ensure that they receive these resources throughout college and after they emancipate.



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## Chapter 1: What Is This Guide All About?

This guide was created to inform and encourage:

- Foster youth who are interested in going to college
- Foster youth who believe they can't make it to or through college
- Foster youth in high school who want to learn what college is all about
- Parents, guardians and life coaches who want to learn ways to help their foster youth excel in college.

This guide was designed by youth who were in foster care for youth in foster care now to help make the dream of completing college a reality. Getting a college degree is reachable and this guide will show you how.

This guide includes all there is to know about starting and finishing college successfully. You will discover in this guide easy to read topics covering every area of college, from academics and financial assistance to participating in fraternities and sororities.

You will learn about how to build your resume in high school to get accepted into college, how to choose the right college, how to choose a major, how to reach out for help when you are in college and how to be successful.

### Did you know?

Every positive activity in high school can be part of your resume for college. If you're not sure which activities to choose, ask your guidance counselor.

### When should I read it?

This book should be read by all foster youth interested in college and the earlier the better! You might be in the 9th grade thinking it's too early to consider college or you may think because you're in the 12th grade it's too late; we assure you--both mindsets are incorrect.

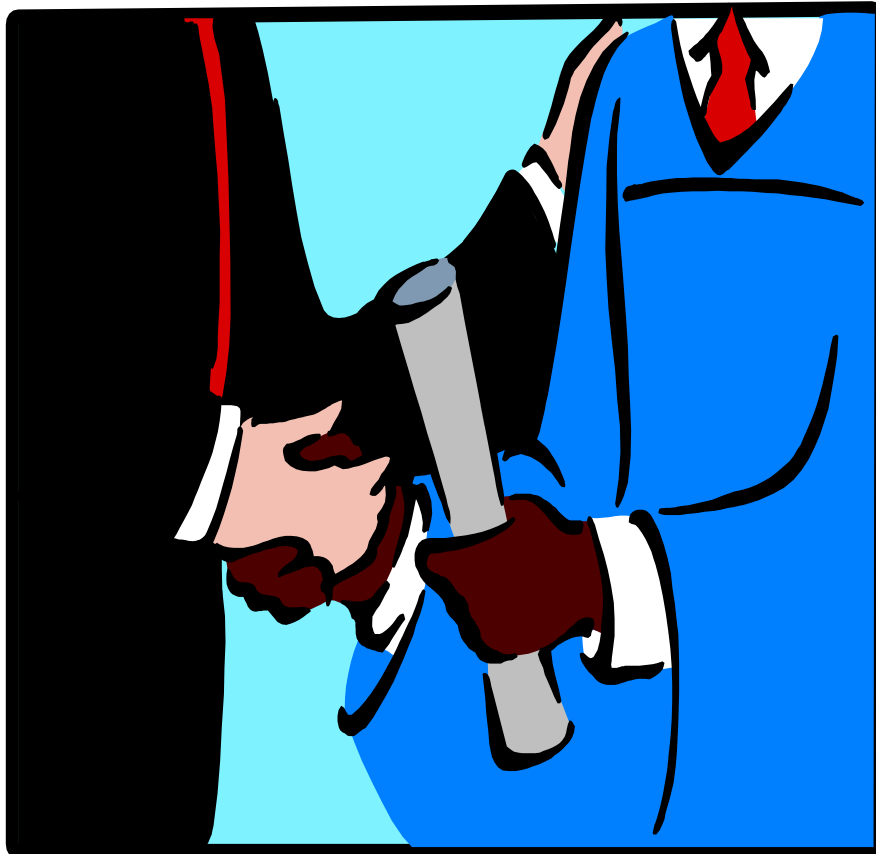
**For underclassmen:** You must understand that your high school years are very important as you plan for life as an adult. While you are enjoying more freedom, starting new friendships and embarking on all the things that make being young both exciting as well as scary, it is important that you keep your eyes on your future. Planning for college is something that's great to begin as early as possible. Don't let procrastination get in the way! Starting early by setting goals and making plans for college will make your college planning process a lot less stressful and more exciting. Waiting to the last minute creates some barriers and significant stress!

**For the senior in high school:** You might think it's too late but it's not. College is still very reachable for you. This guide will help you better understand your options for college as a senior and the steps you need to take now. You will learn about how important your senior year is and how you can start to prepare to gain a secondary education.



**For the student already in college:** This guide was prepared to also help the student who is already enrolled in college learn the secrets to staying in college all the way to the finish line. College can be tough at times; we completely understand that. However, with the right insights and resources, your journey through college can be a great one.

**For parents, relatives and foster parents:** You might not have any clue to what college is all about. Maybe the only thing you are sure of is that you want your child to go there and return home with a degree. Rest assured, this guide will help you, too. This guide will give you the necessary tools to help the young person in your care get to college. You will learn about what they can expect from college and how important your role is in their college success. If you've been to college, this book will serve as a supplement of what you may already know.



## Chapter 2: What Is College All About And Why Should I Go?

College is....

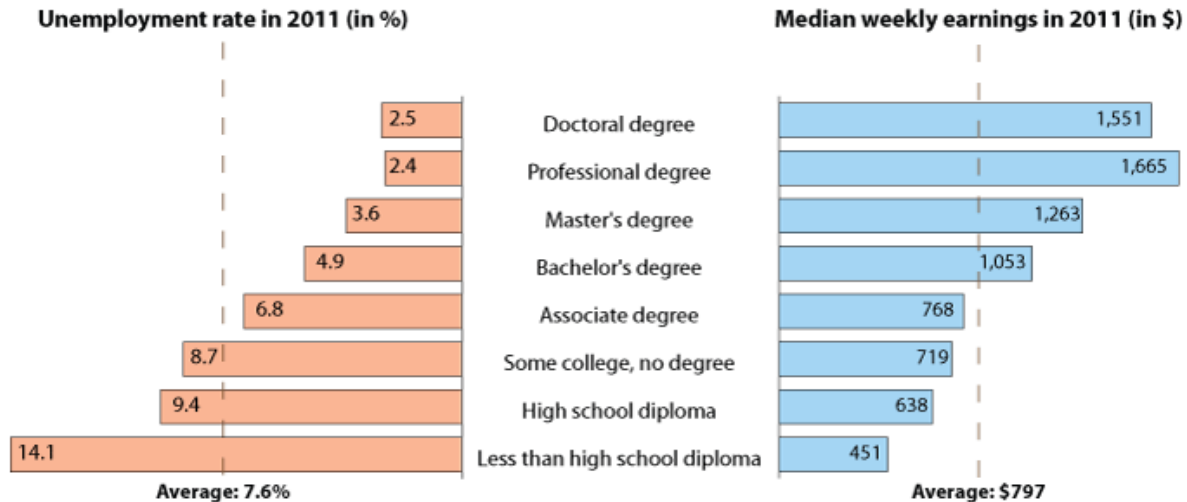
- a place to discover your talents
- an opportunity to gain more knowledge to help you earn more money
- a place to meet new people
- a chance to enhance your maturity, intelligence and spirituality
- a place to learn new concepts and skills
- a place to find your purpose and passion
- a place to expand your creativity
- a place to learn the rewards of hard work
- a place to network
- a place to gain independence
- a place to learn responsibility

**W**hen I first decided to go to college away from home I was scared. For the first time I would be living on my own away from my foster parents. I would have to take on the responsibility of caring for myself. Unlike other students on campus I would be independent completely. Although I was alone in a new place I managed to meet new people and, day by day, gain the confidence that I would be OK.

--Phyllis

## The Facts: Why You Should Choose College

### Education Pays



Source: Bureau of Labor Statistics, Current Population Survey

- More money: Those with more education earn more money
- Networking: There's no better place to meet new people than in college.
- Knowledge = power
- Fun: Some of the most fun that people have is in their college years
- Discovery: You learn about yourself and others
- College prepares you for a better future
- You can give back to society, change a life or community
- New experiences
- New friends

College is all these things and more, and we are here to show you how to get to it and through it!

## Chapter 3: How Do I Prepare For College?

Preparing for college begins even before your first year of high school. As you plan your classes for your freshman year, you'll need to think about the classes that colleges like to see among their applicants. Look at the clubs and organizations and pick some to join. Participation in groups like these will prepare you to be a well-rounded student.

### What classes should I take in high school?

Listed below are the subjects that almost all colleges require a student to have completed prior to enrolling. If you see a name of a course that you don't believe your high school offers, check with your counselor first before panicking. Your school may have a different name or a similar course that can be used toward the same credit for college.

<b>English:</b> American Literature Composition English Literature World Literature	<b>Math:</b> Algebra I and Algebra II Geometry Pre-Calculus Trigonometry	<b>Science:</b> Biology Chemistry Physics Environmental Science
<b>History and Geography:</b> US History Civics World Culture Environmental science Government	<b>Visual and Performance Arts:</b> Art Dance Music Drama	<b>Foreign Languages (in order of percentage of people in the world who speak the language) :</b> Mandarin Spanish Hindi Arabic Portuguese Russian Japanese German Urdu (spoken in Pakistan and India)
<b>Electives:</b> Psychology Entrepreneurship Anatomy and Physiology Computer Science Economics Anatomy and Physiology		

## How do I build my resume for college?

Your resume is a snapshot of all your abilities and knowledge, and all that you've learned throughout high school. All high school students must think in terms of building a resume for college. This means that you are being proactive in activities that you become involved in such as the school paper, chorus or band, plays, clubs, etc. The purpose of these activities is to show that you are well rounded and interesting.

Colleges are also interested in community activities and your job history. What have you done in your community to help others?

Just as when you enter the business world, your resume is what you will use to outline the work experiences you have, your skills, activities and organizations you have participated in, your educational accomplishments and community service experience.

Get involved! It's true that colleges are looking at your SAT and ACT scores, your college essay and recommendation letter, however another important component in the college-preparation process is to show colleges that you are well rounded. Being well rounded means that you get decent grades in school as well as participate in activities. Schools like students who are involved.



Research shows that students who participate in activities are more successful in school and have a higher graduation rate.

Organizations that you can join include:

- Business Association
- Sports
- Debate Team
- Band or Chorus
- Student Government Association
- Theater
- Minority Groups
- Environmental Groups
- Culture Clubs
- Year Book Club
- Step Team
- Internships

When thinking about writing your resume, think about it like this:

- At the top YOUR NAME—BECAUSE YOU MATTER!
- Your name (in all capital letters)
- Your email (base it on your real name; no nicknames, profanity, or slang)
- Your direct phone number
- Your home address

Next, a bit about you, in the form of a personal summary. A personal summary is a short, detailed explanation of your abilities and experience. Be sure to use actions words. Your resume summary is the first thing your potential college will read. Take this opportunity to brand yourself. Use this time to speak of your relevant personal experience as well as your skills. Sell yourself!

Example: *Highly motivated high school junior with a keen passion for early childhood education. Reliable and responsible student who is driven toward helping educate our community one child at a time. An ambitious student who is seeking a college education to obtain a degree in early childhood education.*

Then academic accomplishments to show how committed you are. List where you went to middle school and high school. You may also include your GPA if you feel it will help you stand out from other candidates.

### Did you know?

Colleges love students who are a part of a club or organization. Join one!

Next, your work history to show how motivated you are. List your work history. This section can include internships, summer jobs, youth works and community service work—anything that tells college admissions officers who you are and what you have done!

Then, your activities to show how well rounded you are. List your extra-curricular activities. Include any sport, association or student government position you held. Also be sure to

include any awards you received or positions you held while in these organizations, clubs and teams.

Finally, your references to show how personable you are. List your references. It is important to show that you have developed connections with adults such as your teachers, employer, mentor, social worker and others.

### What are the PSAT, SAT and ACT?

Do you remember taking a high school assessment test in middle school? Or maybe you had to take a test of some sort in middle school in order to reach the next grade level. Well the SAT/ACT is quite similar; it's an assessment that helps you get into the college that's best suited for you. The SAT/ACT was created to measure your academic strengths. Both the ACT and SAT measure each student's reading, mathematical and writing skills.

Schools such as Johns Hopkins, Harvard, Yale, Stanford, Penn State—all the top schools in the country—typically require high SAT scores. If you wish to attend a school of this caliber, you want to make sure to study hard and prepare for your SAT/ACT tests.

The PSAT, the Preliminary Scholastic Assessment Test, helps you to prepare for the SAT. Students can begin to practice and prepare for the real SAT by taking the PSAT as early as their freshman year in high school. The PSAT is graded through the College Board and then returned to the student. When you receive your PSAT grade you can compare your score with the score needed for the institution you are interested in.

PSAT tests are usually available for students to take in October of each year. They are also free and students are encouraged to take the PSAT as many times as possible to increase their knowledge and test-taking skills to get the best score possible when taking the actual SAT.

The SAT, or Scholastic Aptitude Test, focuses more on problem solving and thinking skills. Each section (Reading, Math and Writing) is worth a maximum score of 800 points. If you score a 400 in reading, a 500 in math and a 300 in writing, what's your SAT score?

If you said 1200, then you're right! Simply add up all the individual test scores and you have your overall SAT score.



The cost of the SAT is between \$22 and \$42., but as a foster youth, you should be able to receive an SAT fee waiver. Your school counselor can help you get the waiver. Students can get two SAT waivers and two waivers for SAT subject tests.

The ACT test is subject driven. It is very similar to the SAT but it has an optional writing section. On the ACT, each correct answer is given one point. There are no points taken away for wrong or unanswered questions. At the end of the ACT you will receive a score for each section.

The cost of the ACT is \$35 without the writing section and \$50.50 with it. There is also a waiver program that can cut the cost of the ACT; see your guidance counselor for details . Both the SAT and the ACT take approximately three to four hours to complete. Before the start of each section of the test you will be given “brain breaks” that will allow you time to prepare for that section.

## Do I need recommendations?

It's not always necessary but some colleges do require recommendations. If your school requires one here are some helpful tips:

- Choose someone who actually likes you. This sounds obvious but this mistake has been made in the past
- Choose an individual who knows you and your work habits well, such as a teacher, employer or mentor
- Make sure they know what school you want to attend and possibly the major you are interested in. This way they can make the recommendation more specific
- Re-check the spelling and grammar before sending the recommendation. Just because they are adults doesn't mean they're the best at spelling and grammar

## How do I write a college essay?

*It was difficult to decide what to write about for my college essay. I was afraid to disclose the details about my family life and my experience in foster care. However, I learned that a lot of what I'd been through while in foster care had strengthened me as a person and I used that as a foundation for my essay. In the end I wrote a strong and uniquely inspiring essay that got me into one of the top universities in the country.*

--Phyllis

At this point you may be a little overwhelmed about doing your best and scoring high on the SAT/ACT. Lucky for you, and the rest of the world, colleges look at more than your SAT/ACT scores. One of the most important parts of your college application is your college essay. A college essay is your opportunity to introduce yourself to the college or university you wish to attend. This essay allows you to express who you are as unique individual. You are more than test scores, and colleges recognize that. Your college essay will allow you to market yourself and your abilities to the college or university you choose.

In your essay you want to show the college or university why you are special and why you should be given the opportunity to attend that particular school. This essay is the time for you to express your uniqueness and what sets you apart from other students who are applying. Getting into college is a selective process; not everyone who applies to a particular school will be admitted. This is your opportunity to list all of your talents, skills, and the ways you will be an asset to the school.

You always want to be honest in your essay. It's important to remember to illustrate exactly who you are in the essay. Don't try to be someone you are not; you are awesome just the way you are. Schools look for diversity, so be sure to show them how you can make their institution more diverse.



## What to write about?

There are many things you can write about in a college essay, here is a list to get your mind going:

- An aspiration you have, such as starting a business or helping the poor or sick
- A talent you have
- Something exciting you want to offer at the university
- A struggle you had to overcome
- Youth work you've done, like serving on a board or going on a mission trip
- An exciting travel experience you've had
- How someone in your life has encouraged you or helped you in life
- A personal story about your life and how it has gotten you on the route to want to complete college

These are just some ideas for a great college essay, there are hundreds of others. If you still need help with choosing a topic, brainstorm all the things that are important to you and begin to jot them down. Once this is done, narrow down those topics to one that is most important to you and write about that.

### Did you know?

Start writing your essay as soon as possible so someone can edit it until it's perfect. Ask others to read it: It's a great way to get feedback and to start to make important connections!

If you're still lost after that you can look to your friends, families, mentors or even your English teacher for some brilliant ideas. Whichever topic you do decide on, make sure it's something you care about and a topic that reflects who you are.

If you still need some ideas look on [this Web site](#).

## Chapter 4: My Mentors, My Heroes



When you were a child, you probably admired some famous cartoon hero. Maybe it was Superman, Spider-Man, or Wonder Woman, or maybe one of the famous Power Rangers.

Now that you're getting older, you probably don't look forward to waking up on Saturday with a big bowl of your favorite cereal to watch your favorite cartoon show. The important thing to remember is that even as young adults we still need role models and heroes in our lives.

During puberty, young adults and teens often gain a sense of independence and begin to develop a know-it-all attitude. The reality is that even as adults we never really know it all and can always use the support and knowledge of others to help us out when needed. Someone like a mentor.

A mentor is someone who is going to help you grow in life and strengthen you. A mentor's prime

responsibility is to help you overcome barriers in life, to help you become the best you that you can be.

It's good to get a mentor as early as possible in high school, or even before!

It's important to have a mentor. Mentors are people who are dedicated to helping you grow and prosper in life. Everyone needs a good mentor in life, especially when they are in their teenage and young adolescent years. Most of us need many more than one! When you need someone to encourage and support you and listen to you when you're confused or ready to give up, that's when your mentor will be there to help you lift up your head and keep pushing.

**W**hen I was younger, I did not see the importance of a mentor. I did not have many role models within my life. However, throughout college I realized the importance of having mentor figures I could call on for support in various situations. Now that I have a mentor through CASA-DC I have professional leadership as well as a friend I can call on for support and encouragement.

--Phyllis

## What makes a good mentor?

It is someone who is....

- Insightful: They can share personal experiences with you to help you from making common life mistakes.
- An educator: They can teach you about life and help you make wise career choices
- Accessible: You are able to contact them regularly through phone, email, Skype or in person.
- A good listener: A good mentor will not only share their views but also listen to your views and help you reach the best decisions in life.
- Empathetic: Someone who has a kind heart and is understanding and sensitive to the needs that young adults, especially foster youth, face daily.
- Supportive: Someone who will walk with you and help you in your life journey to be successful.
- Respectable: Someone who is admired throughout the community for their positive contributions.
- Honest: A person who knows how to always say what's best for you even when you disagree.
- Trusting: You feel comfortable with them and can share personal information without fear that they will use it to harm you.
- A believer in you.

Who is a good mentor?

- Teacher
- Social worker
- Religious adviser
- Counselor
- Business professionals

### Quick Note:

A good mentor is someone who cares about you and has the time and desire to want to help you succeed in life. If you don't have a mentor, talk to your social worker, teacher, pastor or boss. Tell them you want to find an adult who can help guide you.

## Chapter 5: Dual Enrollment—Getting A Jump Start On College

Dual enrollment is a program that allows high school students to take a college course while at the same time completing high school. If you are a high school junior or senior you can apply for dual enrollment at a college (preferably one that you plan to attend) and take a college course.

Some courses are held on the college's campus, but some may be held right at your high school. Once you complete a dual enrollment course you will receive both high school and college credit for it. In a sense, you are getting a jump start on college.



Dual enrollment programs are good because:

- You experience what it's like to be in a college class before actually getting there
- You get credit for both high school and college when you complete a course
- Dual enrollment prepares you for college
- You are able to start earning college credits before graduating from high school, which means you can graduate college faster
- Dual enrollment is often free and it is always cheaper than paying for the college course in college.

Dual enrollment allows a smooth transition from high school to college. Dual enrollment will allow you to know first hand the difference between high school classes and college classes. After taking a dual enrollment class, you will be better prepared for what to expect in college.

### How do I apply for a dual enrollment program?

If you are interested in participating in a dual enrollment program (which you should be) here are some things you need to know:

- This program is for 10th, 11th and 12th grade high school students
- The GPA requirements vary so contact your college specialist or counselor to find out this information. Usually you need a 2.5-3.0 minimum GPA
- You need to be at least 16 years old usually and you might need the permission of a parent or guardian
- You take your college classes before or after school or during the summer months.
- Once you sign up for a college course through the dual enrollment program you are automatically creating your college transcript
- Discuss your career plans with your counselor or school college coordinator so they can assist you with selecting the right classes.

You can learn more about dual enrollment on [this Web site](#).

## Chapter 6: Shopping For College

Choosing the right college is one of the most important steps in your education planning. There are thousands of colleges and universities, many of which are very different in nature. With so many institutions to choose from you are sure to find one made just for you.

You probably have a million questions about how to choose the right college. This section should help answer many of them.

### Two-year, four-year, or online college?

Now more than ever before there are options for you to obtain your college degree. There are pros and cons to each school option. Talk to someone about your options and if you are simply not sure, ask your school counselors for advice.

#### Did you know?

Choosing a college based on size can be difficult; visiting both large and small institutions can help you in this decision.

### Two-Year Colleges

Sometimes it is easier to start out in a two-year college. But remember that in order to obtain your bachelor's degree you must go on to a four-year school.

Here are some of the reasons to consider a two-year school:

- Community colleges are typically a lot cheaper, especially for so-called prerequisite general education courses
- If your grades or SAT/ACT scores are not quite ready for a four-year university
- You received a GED instead of a high school diploma. Some universities do not accept GED for applications. If you encounter this problem it's best to first attend a two-year college then transfer into the university of your choice.
- If you're not sure exactly what you want to major in. The biggest way to waste money in college is to keep switching majors while simultaneously adding more classes and racking up your school bill.

### Four-Year Colleges

Attending a four-year college or university is a lifelong investment that continues to pay returns. However, you pay for what you get. Four-year colleges can be expensive, but there are plenty of financial resources available to you.

What you need to know about four-year colleges:

- Most four-year universities and colleges offer on-campus housing, which is great if you want to attend a college away from home. This is the way to really get the full college experience!
- They offer a broader ranges of classes

- When you graduate you obtain a bachelor's degree
- If you want to go on to obtain a master's degree you will need a bachelor's degree.

## Online College

Online classes may seem like the easy route, however take heed. It takes a lot of discipline to attend college, and even more discipline when taking online classes!

What you need to know about online colleges:

- You can take classes from anywhere you have Internet access
- You don't have to physically attend class
- You can attend an online university in another state while still living in your home state
- You don't have to pay some of the expenses that come with a traditional institution.
- Online colleges don't allow you the opportunity to meet and greet new people



## Small or large school?

You might not have even considered this aspect of choosing a college but it is an important one. There are many variations between large and small schools. Both large and small schools have a lot to offer. Learn more about them both below.

What you need to know about larger campuses:

- More diverse classes and majors
- Often, a larger variety of resources
- Usually there is more diversity
- Larger variety of organizations and clubs
- There is usually a greater number of activities
- Often larger class sizes (especially for some of the prerequisites)
- Less individual attention until you get into your major. Some students feel like a number instead of an individual
- Depending upon where you live, you can have a longer walk to classes

### Quick Note:

Choosing a private college over a public one is a personal choice. Weigh your options and decide what's best for you.

What you need to know about smaller campuses:

- Smaller class sizes
- Closer walk to classes and between classes
- A greater sense of belonging
- More teacher interaction
- Usually located in smaller towns and communities
- Greater professor/student connection because you are more likely to have a professor for more than one class
- Smaller networking and social prospects
- Smaller or fewer libraries

### **Stay or stray?**

When choosing which college to attend, you will have to consider if you want to near or away from your home town. Many students choose to stay in their home town, while others feel they want a fresh start and the adventure of a new environment.

### **Public or private?**

You may have not considered this, but on your shopping list for school you may need to choose between private and public colleges. It may not seem like much, but there are some distinct differences between private and public colleges and universities.



Here are some quick distinctions between both public and private schools.

### **Public Schools**

- Public colleges or universities are owned by a state; that's what they are called public
- Typically public colleges cost less than private college
- Public colleges are usually less strict about visitation
- Public colleges usually have open campuses, meaning that it is fairly easy for people to wander onto campus who don't attend the institution
- Public colleges are typically larger

### **Private Colleges**

- Private colleges can have tuition prices that can be double that of a public college
- Generally smaller, with more secure, closed campus
- Less likely to have a lot of sororities or fraternities
- Often closer connection between teachers, administrators and students

## Your major

**W**hile in foster care I did not have parents to prep me on the different careers that existed. I started college as a computer science major; later I realized that this was not the field for me. I begin to feel hopeless and frustrated. I wanted to change my major but didn't know what to change it to. I began to think about what I really liked to do that's when I choose sociology. I believe everyone should choose a major that they enjoy--one they enjoy so much they would do it for free!  
--Phyllis

What do you want to be when you grow up? This may seem like a silly question, but it's one you need to consider before applying for college. Some of you may know exactly what you want to do, while others are "lost in the sauce" and have no idea. All colleges don't provide every major--so it's a good idea to brainstorm what jobs you might be interested in after graduation. Some schools have a small selection of majors, while other have more options. When shopping for college check out the degree programs they have available. You also want to consider how well the school is known for that particular degree program.

### Quick Note:

There are college major quizzes you can take online. These quizzes are short (10-15 questions) and they help students choose majors based on their personality, skills, and interest. Take a minute to review one online today.

For instance, the University of Baltimore is known for its law program at both the undergraduate and graduate level, and Johns Hopkins University is known for research and medicine.



## Chapter 7: Who's Going To Pay For All This?

So you've decided to go to college: Great!

Now you're probably wondering, who's going to pay for all my college expenses? Good question.

Without the right resources, college can be quite pricey. However, with the right resources and budgeting you can graduate from college without a huge loan to pay back. In this section you will discover many of the ways you can cut down cost on school.

Here are some possible expenses you will need to pay for in college:

- Tuition
- Room and board
- Parking
- Meal plan
- Laptop
- Books
- Clothes, school events and trips, items for your dorm
- Cell phone and Skype
- Laundry
- Possible travel costs
- Personal products
- Medical
- Miscellaneous
- Savings



Now that you have an idea of what you will need for college, let's figure out ways to reduce these costs and also find resources that will help pay for them.

### The FAFSA

First things first: Every student wishing to apply for college will need to fill out a FAFSA.

The Free Application for Student Federal Aid is used by the federal government to determine a student's eligibility for federal grants and loans for higher education. Many states and colleges use FAFSA to decide if you are eligible for state and school aid.

#### Did you know?

Foster youth can claim "independent" on the FAFSA and be awarded more money for school.

High school seniors should fill out a FASFA in January of their senior year. Once you are in college you need to fill out the FASFA every year in January.

You will receive a FASFA award letter every year that specifically states how much money you will receive from the federal government to help with school expenses. Federal aid can come in two forms: loans or grants.

## Student loans

A loan is a particular type of debt. Over time this debt has to be paid back to the lender by the borrower, gradually, in fixed amounts with interest. Student loans are generally issued in the name of the student, not their parent or guardian, so this will be your debt. You must pay it back.

There are several types of loans used for college. One of the most common is the federal Perkins Loan. If you are awarded a Perkins loan, the government will send the money to your school and the school disburses the loan to you at the rate of \$5,500 per year. With a Perkins loan, a student cannot borrow more than \$27,500 during their undergraduate career. Aside from federal loans, student may apply for private loans from institutions such as banks.

### Quick Note:

It is OK to accept all grants that are offered to you. However, when accepting a loan only accept the loan amount you absolutely need and only when you have no other resource to help pay for school.

## Grants

Grants, similarly to loans, come from both private institutions and government sources. However, unlike loans, grants never have to be repaid. There are grants available to essentially to any student. There are several different kinds of grants such as need-based grants, merit-based grants and student-specific grants.

## Scholarships

Scholarships are a great way to pay for college. Similar to both loans and grants, scholarships are available to essentially all students and they do not have to be repaid. In order to get scholarships, the student usually has to be proactive in applying, meeting deadlines and fulfilling all requirements for the aid.

All foster youth should apply for federal aid through FAFSA. The U.S. Department of Education provides need-based financial aid for individuals and college eligible students. Use [this Web site](#).

Also, several states have different college grants that students can use for school. As long as the student is a legal resident of the state, they can apply to receive its grant funding. A great resource for foster youth in Washington, D.C. is the District of Columbia College

Access Program . DC CAP is a non-profit organization funded by foundations and organizations in the DC area. All students enrolled in District of Columbia public high schools are eligible for DC CAP., which provides tuition assistance as well as ongoing support and counseling for high school graduates for up to five years after graduation. Learn more about [DC Cap here](#).

## Financial support designed specifically for you

Aside from the federal grants, there are other resources for youth who are in the foster care system. Some of them are described below:

### Did you know?

Many colleges and universities will give students scholarships for school as a result of the organizations or clubs students participated in during high school!

**Casey Family Scholars Scholarship**: Casey Family Programs is the largest foundation in the nation providing support and resources for foster youth. They provide scholarships up to \$10,000 for foster youth under the age of 25.

### **Darko Rapotez Memorial College Scholarship**

**Fund For Aged Out Foster Youth**: This scholarship offers \$5,000 to \$10,000 in tuition assistance for aged out foster youth. Love Our Children USA, the foundation that administers the fund, pairs the youth with

mentors who are business executives to help guide them throughout college. This scholarship is available for all aged out youth in any state between the ages of 18 and 24. The GPA requirement for this scholarship is a minimum of 3.0.

**Horatio Alger Scholarship**: This scholarship is awarded to high school seniors who are in foster care. The Horatio Alger Association of Distinguished Americans provides \$2,500 to \$10,000 in aid to foster youth individually towards their undergraduate career. This aid can be used towards a bachelor's degree in any accredited college or university in the United States.

**Orphan Foundation of America**: The Orphan Foundation gives \$500 to \$5,000 annually to foster youth both aged out and currently in the system in order to help them pursue higher education. This scholarship is available to all unmarried foster youth under the age of 25 with a cumulative GPA greater than 2.0.

**National Scholarship Fund**: This scholarship is available to all foster youth and orphans under the age of 25. The National Scholarship Fund awards foster youth \$1,500.

**Beyond The Boroughs**: This scholarship is sponsored by NFL veteran Tutan Reyes. He has been helping youth succeed in life by awarding \$20,000 to both males and females of any race from anywhere in the United States.

**Chafee Grant Program**: \$5,000 renewable award for former and current foster youth in California towards vocational or college expenses. To be eligible, students must be enrolled in

Title IV vocational school or college at least half-time and their course of study should be at least a one-year program. They must also maintain satisfactory academic progress. Call 888-224-7268, or e-mail [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov)

**Friends of Foster Children:** FOFC offers scholarships of between \$500 and \$1,000 to current or emancipated foster youth who are continuing their education beyond high school. The application deadline is early to mid-March every year. Call 626-445-4542. There are also many local scholarship programs. Check for them with your social worker, counsellors, mentor or teachers.

Did you take our advice from Chapter II of this book and have you decided to join a club or organization? Are you already active in some of your school clubs? Being a part of a school club is not just fun, but it can also pay off--for college that is.

What does this mean? It means that if you were really good at a sport, served on a board, or even played an instrument well in high school you could qualify for a club scholarship! A club scholarship is when a college or university recognizes a student's talent within a particular field and decided that they will help pay for some of the student's college tuition or expenses if the student agrees to attend their college and also continue to perform that skill while at the institution.



## Chapter 8: Freshman Year

**F**reshman year in college was an opportunity to for me to be completely free and without the supervision of my foster parents. But with all my new-found freedom, I quickly got off track and lost sight of my prime reason for being on campus to begin with. After earning some pretty undesirable grades, I learned the importance of managing my time for both studying and leisure activities. As a result, my grades begin to increase.  
--Phyllis

So your mind is set. You've decided to go to college-GREAT! Now you will be equipped with the necessary knowledge to get through your first year of college. Mastering the freshman year is a challenge—we know!

Here are some tips on how to be successful in your freshman year of college.

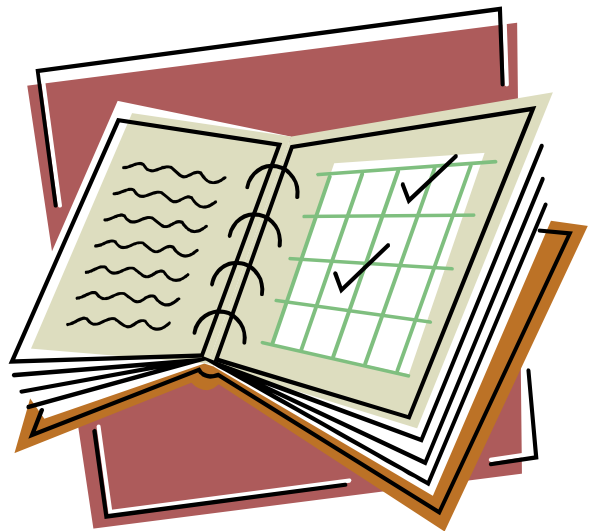
### Scheduling classes

Scheduling college classes are crucial. At this point in your college journey you don't have to be too concerned if you have not already chosen a major. The most important part of your freshman year is making sure you complete most (if not all) of your lower level courses.

These courses include but are not limited to English, math, science and history. Most of your lower level classes will be 100- or 101-level courses.

If you are a student who does know the degree program you want to study, you can get a list of prerequisite classes to take while in your freshman and sophomore year. Prerequisites are courses that students have to take before qualifying into higher level courses. For example if you are a psychology major you will have to take Psychology 100 before you qualify for Psychology 200 or 300.

If you plan to schedule your classes right after one another remember to allow time in between your classes to travel from building to building. It is not good to be late for class nor does anyone like to rush in between classes. It can be stressful!



## What to do in the classroom

Your classes are scheduled and you're on your way to your first class of your college journey. You're filled with excitement and curiosity. So now what do you do? Do you just go in and sit anywhere and begin texting or browsing on Facebook? The answerer to that question is a clear NO!

The classroom and how you interact with in it are all important. The first thing you want to do is arrive early to all your classes on the first day. Ten minutes ahead of time is good.

When you get there, introduce yourself to your professor, tell him or her your name and something interesting about yourself. This shows the professor that you are serious about your education and it immediately helps build a relationship between you.



Before or after class also sure to also introduce yourself to at least two other classmates. When introducing yourself exchange emails or phone numbers. This way if you miss a day of class because of an emergency or because you're sick you will have someone to contact to get the class notes you missed. Also exchanging contact information with your classmates helps build friendships or networking opportunities for the future.

Now for those of you who like to sit in the back of the movie theater or the back of the bus, a college classroom is not the place to sit in the back!

There is ample evidence that shows that students who sit closer to the front of the classroom have, on average, higher grades than those who don't. When you sit in the front of the class you are more likely to pay attention and less likely to get distracted by others.

On your first day of class you will receive from your professor a syllabus, which is an outline of the assignments, tests, rules and expectations of the student from the professor. Make sure to review the entire syllabus and question your professor in anything in it is confusing or unclear.

## Managing your time in college

### Quick Notes:

It's best to study in a quiet place with no distractions. You also want to make sure you are well rested and have eaten something. There's no way you can effectively study when you're hungry or sleepy!

So you have chosen your classes, met your professors and some classmates. Now you are back in your dorm or at home, if you live off campus. What do you do now? Eat, sleep, or get dressed for tonight's frat or campus party? Although sleeping, eating, or partying might seem more desirable after a long day of classes, before you hit the sack or the scene make sure you are managing your time and your time is not managing you!

The first thing we need to do to manage our time is to manage our study time. Studying will be easier for some and harder for others. However if you want to be successful in college you have to include mandatory study time in your schedule.

You should devote at the very least three days a week, or nine hours, to studying for all your classes. You want to make sure you are consistent with your study schedule. If not, you may begin to procrastinate and become overwhelmed and behind.

Studying and note taking go hand in hand. What type of note taker are you? Learn the best ways to take notes while in class that can help boost up your understanding and grades [here](#).

## Managing your money in college

There are many different ways to save money while in school.

College textbooks can be expensive. Ordering your school books online can cut their price in half. See if you can rent them from the school book store, or buy or borrow them from a student who has already taken the class. Good sites to check for books include Cheeg.com, Amazon.com and BookRenter.com.

Need a laptop? Ask your social worker or ETV coordinator if they have programs or possibly funds to buy you a new computer for school. Forget the latest cell phone or iPad. If you can call and text someone from your phone you're fine!

Don't waste your money on bottled water or coffee from the coffee shop. Buy a water filter and use tap water. Purchase your own coffee maker--this alone will save you over \$250 a semester!



When was the last time you had a good walk? If you can walk instead of catching public transportation or driving, do so and save more money.

Clip coupons! It may seem like an old lady's hobby, but clipping coupons helps save people hundreds, some even thousands of dollars annually on groceries, clothes, and books.

Purchase a [Student Advantage](#) discount card online (\$22.50 including tax). You can use this card to get discounts on clothes, books, shoes, entertainment and more. This is not a credit card so you don't have any worries about it affecting your credit!

If you live on campus or at home, you can save a lot of money by cooking! If you're like most college students and you don't have access to a stove on campus visit your local grocery store (with your sales flyer and coupons of course) and save money. Everyone knows that fast food is expensive, not to mention unhealthy.

If you're in the mood for a movie, visit the movie department at your school or local library. YouTube, Crackle.com and TV.com all have great full version free movies online. You pay for Netflix, but it is cheaper than the movie theater.

To have fun you don't have to always spend money. When was the last time you visited a free museum, went to the park, or rode your bike? There are plenty of activities you and your friends can participate in without spending money. You can also find weekly free events in the local newspaper and online.

Want to make some honest quick cash? Offer to tutor at your school or even get a job on campus. Working at school is great because they are always willing to work around your class schedule and you can earn money for your personal expenses. For those who are seeking employment in college it is strongly suggested to apply for Work Study.

*I did not realize the importance of budgeting until late in my college career. While in foster care no one had really explained to me the details or importance surrounding money and budgeting. Later, I learned that having a bank account where I could save money and balance my checkbook allowed me to make smart decisions and plan my future.*

*--Phyllis*





## Managing your life in college

Yes people go to college to learn and ultimately earn more money in life. No, they don't just study 24 hours a day, they make room for fun and relaxation.

While you're making time and scheduling time to study, you also need to create times for leisure. This leisure time might be to:

- Visit a museum
- Check out some of the cool activities on campus
- Spend time with friends
- Visit your school gym for a workout or a swim
- Go out to dinner
- Catch a movie
- Get a massage
- Play a sport or instrument

### Quick Note:

However you spend your leisure time, it's important to remember to have fun in college. Having down time helps to keep your stress levels low.

It's important to remember to sleep in college. This may seem obvious but it is extremely important. Take it from the experts--It's hard to concentrate in class or study if you're suffering the effects of inadequate sleep from the night before.

## Managing your grades

### Quick Note:

Your brain needs to sleep to process information that you have learned and store it into your long-term memory.

So many students receive grades at the end of their semester and are shocked at their grades. There's no reason you should ever have to experience this. There are some very simple ways to get good grades.

Before class, spend time reviewing the chapter that will be discussed that day, take notes while in class, and review your notes after class and use your own words. When it comes to reading text books there is a lot of information in fancy language. Read your textbooks then reword them in a way that is understandable to you.

Attending all (or most) of your classes is very important, as is being on time for class. At some colleges, you will not be admitted to class if you're late.

If you are assigned a paper, start writing it early. You'll have less stress if you start brainstorming and drafting your paper as soon as you can. If you finish you finish early (which you should) you can have students or possibly your professor review it for constructive criticism before the final due date.

**Quick Note:**

If you know you are struggling with a class, get help early in the semester. Also your mentor should be able to suggest study programs or strategies to help finish the class strong.

Remember the old saying “practice makes perfect”? This is still very true. If you’re taking a math class the best way to become great at it is to practice the skills.

Keeping track of your grades throughout the semester is critical. Listed in your syllabus for each class is a grading policy. This information is very important and will help you calculate your grades. Make sure you keep a written record of all the grades you receive throughout the semester. This way you can always know where you stand in each class.

If your grades are not as good as you would like them to be seek tutoring and help from your teacher assistant (TA) if your school has them or from your professor directly. Professors are required to have scheduled office hours to assist students. It is also always a good idea to have group study session to compare notes and help each other learn the material.

There’s an app for that! If you have a smartphone there are many ways to manage your studies right on your phone, some of the applications include MyHomework, Pages, Flashcard Deluxe, MiCal, and Istudiez. There are of course many more!

## Join a club

Being a part of a club or organization in college has many advantages to it. Here are some reasons why you should join a club or organization at your college.

- They look good on your resume
- you meet people with similar interests as yourself
- For charitable reasons
- Help create school spirit
- Enrichment
- Balance and growth
- Develop a social life

**Quick Note:**

Whatever your reason for joining a club, just make sure you do! Colleges offer varying clubs and organizations. What’s the worst that could happen?

## Living in a dorm with a roommate

If you have decided to attend a four-year institution and live on campus there are some things you need to know about living with a roommate. It’s best that you review all of these tips before or as soon as you move into your new room.

You and your new roomie need to communicate. When moving into a dorm and sharing a room with someone else the best way to ensure that you and your roommate get off to a smooth start is to talk about your individual preferences. Here are some important questions to consider answering when getting to know your new roomie:

**Quick Note:**

Communication is the key to a great roommate relationship! Remember all that you learned in Active Listening and Giving and Receiving Feedback in Module 3 of Get Ready!™

- Do you sleep with the lights on or off?
- Do you study in your room?
- Do you study with music or complete quietness?
- Are you a morning or night person?
- Do you like to have friends over or prefer to hang out outside of the dorm?
- Do you snore loudly?
- Are you a neat freak or messy?
- How do you feel about alcohol or smoking?
- How do you feel about having the opposite sex over for company?
- Are you OK with an overnight guest?



You may not be able to think of everything as soon as you move in but as time passes there will be other questions that arise. Be sure to always communicate with your roommate about anything that makes you uncomfortable.

Be respectful. Now that you and your roomie have discussed each other's preferences it's imperative to respect them by being mindful at all times of the things you too have discussed.

In addition to that, unless otherwise given permission, you can show your respect for your room by:

- Not eating their food
- Not allowing your guest to sit on your roomie's bed
- Not using any of your roommate's clothes, shoes, toiletries, etc.
- Not playing your music, laptop or TV loudly when they are studying or sleeping
- Not having company when they are sleeping
- Not spreading rumors about your roomie

**Quick Note:**

If you respect your roommate, he or she will respect you.

You and your new roommate may not go on to be BFF (Best Friends Forever). However if you to respect each other's boundaries and likings the experience with living with a roommate will be one to remember.

Consider this! You and your roomie will be settling in and getting to know each other for about the first week. Here are a few additional tips to consider to help the two ( or three) of you develop a great roommate relationship.

- Compare schedules to see if you have the any other the same class
- Talk about your goals
- Discuss a little about yourself--your likes, hometown, talents, etc.
- Be considerate: If you're going to get food ask them to join you
- Help each other succeed by studying together
- Introduce each other to your friends
- Include them in activities you attend, like a school game or event
- You both can decorate the room together
- Create a trash and cleaning schedule
- Tour the campus together; go check out the gym or campus dinner

All of these suggestion and more can help create a great roommate environment.

### How to prepare for and survive dorm life

- Buy extra long sheets for your bed. Consider a mattress cover for a softer bed
- Wipe down everything with disinfectant wipes before organizing your things
- Bring shower shoes! Cheap flip flips will protect you from getting foot diseases
- Pack light. Dorm rooms are small.
- Attend RA (resident assistant) meetings to meet those who live near you
- Arrive to your dorm before your roommate. You'll get to choose the bed and side of the room you want.



## How to get the best out of college

Don't be afraid to befriend those who are different from you. Part of the college experience is getting to know those who are different from you. Just because someone looks different from you doesn't mean they are not cool.

Study abroad if you can. The best way to learn a new language or a new culture is to visit someplace new. If you are offered this opportunity, don't let it pass you by.

Participate, participate! Participating is not just joining activities, it also means going to school events. When you participate you expand your horizons, meet new people and create new experiences.

Take interesting classes. Don't always jump to take the easiest classes. How are you expanding your mind if you're constantly taking courses you are familiar with? This doesn't mean you should take a class that you won't be successful in, but with so many classes available don't be afraid to explore new courses.

Do an internship. Internships are excellent not only because they give you hands-on experience but also because they can help you determine if the field you are in is really meant for you. There's a lot that you can't learn from the classroom. The best way to learn about the work world is to get out there and start working!

Learn a new language. There are sure to be people on your campus who know other languages. It's always cool to be able to speak another language! Also knowing another language is a great resume booster.



## Chapter 9: Senior Year--The Last Lap

When you reach your senior year in college you may be experiencing many different emotions. Some seniors experience feelings of burnout, worry and stress, while others may feel joy, contentment and accomplishment. There are some college seniors who feel a combination of all of these. But as a senior in college, this is the time to put your best work forward.

Use the help and advice of your mentors to push to the finish line! You also want to keep a close relationship with your counselor to make sure you have taken, or are scheduled to take, all the necessary classes for graduation. You need to constantly keep in contact with your mentors and your counselor to help keep you focused and grounded during this both exciting and stressful year.

**O**ne of the most amazing things I've done thus far in college is participating in an internship. Many of my friends have not been able to find jobs after college because they don't have any job experience. College internships are the best way to get experience and really learn about the field you are majoring in. I was blessed to have my internship turned into a job. I think every student should participate in an internship even if it's unpaid. Also at many colleges you can receive credit towards your degree if you complete an internship."

--Phyllis

### Staying strong

It's your last year (or semester) in college and you're itching to graduate. For a lot of seniors, their excitement and rush to graduate causes them to lose focus on the importance of their grades.

Your last year in college is extremely important. This is the time to continue to build on your GPA and possibly prepare for graduate school. Allowing your grades to slip will hurt your GPA significantly. You've come this far, so remember to keep up the good work.

#### Did you know?

It is really important to know what classes you need for graduation and register for them early. When classes are full there's not much you can do—so don't wait to register!

If you still find yourself struggling to stay motivated in your senior year, here are some suggestions that will get you to graduation.

- **MOTIVATION:** Keep your eyes on the prize and remember why you are in college and the dreams you want to reach with your college degree.
- **ENCOURAGE YOURSELF:** You've made it through the past three or four years so you can definitely make it through the last year.
- **IMAGINE:** Take a moment to think of how proud you will be once you walk across the graduation stage!
- **TALK:** Talking to your counselor, mentors, parents or friends will help you express yourself and relieve any stress you may have
- **TAKE A BREATH:** Maybe you haven't relaxed in a while and are feeling overwhelmed. Take some time to do something fun, because life is all about balance.
- **PLAN:** Your senior year should be a breeze when it comes to your classes, after all you have been doing this school thing for a while now. To get the best out of your senior year make sure you plan ahead for your exams and projects. The more time you plan for your assignments, the less stressed you'll be.

## Preparing for graduation & the real world

There is much to be done in your senior year. In addition to completing all of the necessary classes, there are other steps that need to be taken to prepare you for life after graduation. The main reason millions of people have decided to attend college is to prepare a better future for themselves and their families; in short, we go to college to make more money!

However, today going to college and passing all your classes is not always enough to get you where you want to be right after graduation. Listed below are important things that every senior should do before graduating.

### Quick Note:

Complete more than one internship if you can. This gives you more exposure to the field you have chosen and builds your resume!

**Participate in an internship:** Internships are very important. When it comes to applying for jobs within your career field, you will need not only the education but also some experience. An internship does many things. It gives you real work experience in the career field of your choice. In many cases if a particular company loves the work you perform while interning they are likely to hire you. Internships help you build your resume. An internship shows an employer that you have some work history and experience within the career field you are seeking.

**Volunteer:** Volunteering can open many doors for college seniors. You can volunteer at a school, religious organization, gym, soup kitchen, or even in some large corporations. Companies are always open to volunteers. Volunteering allows you to explore your other talents and interests. For example, you may be a psychology major but after volunteering at a elementary school you realize how much you love children. This may then allow you to focus on child psychology.



**Network:** You hear the term “networking” all the time and you may wonder what exactly is it. Networking is just a universal term to describe the process of interesting people meeting other interesting people who are educated and experienced in many different areas. So for example, if you are aspiring to become an engineer you would likely network--meet, greet and exchange contact information--with math majors, someone who is already an engineer, someone who works at an engineering company, others who are interested in engineering or those who have connection with engineering information. In this day and age who we know and network with is extremely important, so get out and meet new people!

**Research:** Now that you're at your senior year you should begin to search for companies that are hiring within your field. Although you have not received your degree yet, you can become aware of those companies you are interested in working for. In this process you can get an understanding of the companies, their mission statement, rules and procedures and if they are hiring currently You should also set up an informational interview with someone at the company. This is an interview where you interview someone within the company to better understand their position.

**Quick Note:**

Don't just network with those who are connected to the field of your interest. Network with any individual who is moving in a positive direction in life. You never know how that person can help you in the future, or how you can help them.

**Build your resume:** In college if you've held any summer jobs, internships, volunteer experiences or if you had a job, be sure to include all of this information in your resume. As we know our resume is a representation of our skills and abilities. You will never have just one resume but instead a functional resume that can be altered depending on the job position you are applying for.

*I was always told to meet as many people as you can in college. The reality is that you can network with anyone (doctors, lawyers, teachers, artists, entrepreneurs, etc.) Networking with these people will have you connected for life. Networking in college can seem intimidating but just be outgoing and open to diverse cultures, opinions, and cultures. Study groups, residential living, and extra-curricular activities, and just talking with people can help you network.”*

*--Jamal*



## Chapter 10: Bank Accounts And Credit Cards

You will have to manage a lot of financial details while you are in college, from the status of your loans, grants and scholarships to the state of your banking and credit card accounts. Here's what you need to know to do it all correctly.

### Bank accounts

Some of you may already have a bank account, which is great. But for those who don't, this is the perfect time to get one.

Having a personal bank account is like having an agreement with the bank of your choice for them to secure your money until you need it. When you open a bank account, you receive a bank card with your name on it and a card number. You also give the bank a personal identification number that you use when you need to withdraw money from an ATM (automated teller machine).

For those of you who might still be against the idea of a bank account and prefer to stash your money under your mattress, in a piggy bank or in your shoe box, here are some reasons why you should have a bank account:

- You don't have to worry about losing your money
- Your money is always safe
- You can have your paycheck deposited automatically
- You earn interest on your money
- You get a check book
- You manage your money

It's always a great idea to have a bank account. Your money will be safe and you can keep track of how much money you have and how you have been spending it. Also, it's important to know that some scholarship programs will only distribute money to students if they have a bank account.



## Checking and saving accounts

Available at banks and credit unions, a checking account allows an individual or business to deposit and withdraw money, and to use checks to make payments. If you are ever in a situation and you don't have cash, you can use a personal check to pay for the goods, service, or debt you owe.



Checks are great. They allow you to keep track of where your money is. You want to remember to always balance your checkbook by keeping track of the money in your account. If you write a check for more than the money you have in the account, you could get into serious trouble: It is against the law to write “bad” checks!

A savings account allows people to set aside money for a rainy day, an emergency, or to purchase something. When you put your money into a savings account, you earn compound interest on your money. This means you will be able to increase the money you are saving because the bank will pay you a small amount of money based on the money you have in your savings account and any money you add to it.

For instance, if you have \$1,000 in your savings account and your bank has a compound interest rate of 2% per year, your savings account will be worth \$1,020 at the end of a year. This means you have earned \$20 in compound interest from your bank. The more money in your account, the more interest you receive.

## Credit cards

You probably have heard bad things about credit cards. However, they can be good for your financial life if you learn which ones are good to have and how to use them wisely.

A credit card is a plastic card that lets you borrow money for a short time to pay for a product or service. You will need to pay back the purchases you charge every month or you will have to pay interest on your outstanding balance.

### Quick Note:

You should never use your credit card's full credit limit. In other words, you should never max out your card!

When a person receives a credit card they also receive a credit limit. For instance, if you have been approved for \$700 in credit this is the maximum amount of money you are allowed to spend with that card.

As a rule, you should not charge more than 30% of your credit card limit. You should definitely never spend more than 50%. Why? When you max out your credit card it shows future lenders as well as anyone else who views your credit report that you not being

responsible with your money and you are not managing your money well. If you use all the available money on your credit card you now have no additional money to pay for personal expenses.

Interest rates can be high on credit cards, so pay attention. For example, if you have an interest rate of 23% and you have charged \$700 on your card, you could have to pay the credit card company \$700 plus an additional 23% if you don't pay your charges back promptly. Instead of owing the credit card company \$700, you would owe \$861!

Every credit card comes with an interest rate. If you always pay your credit card off on time you will receive (or you can ask for) a lower interest rate.

The credit card world can be a little tricky, but if you learn nothing else from this section you must know that it is imperative to pay on time and in full as often as possible. Every month you will receive a statement from your credit card company. Usually at the top right hand corner of this statement you will see the amount of money that is due and the date it is due, as well as the minimum payment that is due.

**IMPORTANT!** If you can't pay your credit card charges in full, you should always pay more than the minimum. Even if it is just \$5 more, pay more than the minimum! What most people don't realize is that when you only pay the minimum you will end up paying the bank (or credit card company) more money than you have to, because you'll be paying interest on your balance and the interest on that balance.

And finally, a word about store credit cards.

Say you're at your favorite shopping store: For ladies this might be Victoria's Secret and for guys it might be Hollister. You're standing at the register, prepared to pay the full amount for your purchase in cash, when the cashier suggests you sign up for a store credit card to receive 20% off your purchase today and coupons in the mail. This deal seems almost too good to pass up right? Wrong! You can pass this up and you should.

Although store credit cards are attractive and they seem to come with a whole bundle of discounts, you should steer clear of them.

Store credit cards are what creditors refer to as "bad" credit. When you own a store credit card it actually is not good for your credit score.

When you have a store credit card you can't use that card anywhere else beside that store or, in some cases, in their sister stores. Just as with a real credit card you still have an interest rate and you still have to pay on time.

**Quick Note:**

Avoid store credit cards. You can always receive coupons off from the weekly newspaper or by signing up with the store through e-mail. If you own a store credit card you should cancel it if you have had it less than five years. Be sure to pay off any debit owed before canceling the card.

Having a real credit card has more advantages. With a Visa or MasterCard you can use your card to purchase items from any of your favorite stores or for emergencies.

### Debit cards

If a credit card seems too risky for you, maybe you should consider a debit card. It draws on money that you have in your checking or savings account. When you use a debit card, you generally have to enter a personal identification number (PIN) to authorize the transaction.



But you still have to be careful with a debit card or you could authorize a transaction for more than you have in your account. This can happen even if you are carefully recording your withdrawals and when it does, the bank that issued you your card could make you pay what is known as an overdraft fee.

How could you withdraw more than you have? When you use your card at some merchants they will put a “hold” on funds in your account to make sure the money is transferred from your account to theirs. Some merchants make their “hold” for several times more than your purchase and they can keep the “hold” (or “block” as it is also known) in place for several days. They don't have to tell you that they are doing this, but when you are planning to use your card for a large purchase you should ask the merchant first what its “hold” policy is. If it is for too much money or for too long, don't make the purchase!

You also can run into big problems if your debit card is lost or stolen. If your credit card is lost or stolen, you're only liable for \$50 in unauthorized charges. But if you don't report the loss of your debit card quickly, you could be liable for much more. If you go more than two business days without reporting the loss, you could have to pay \$500. If you wait more than 60 days, you could lose all the money in your account.

Most banks have toll-free numbers to report lost or stolen cards. Keep that number handy and use it promptly.

### Your credit score

We've all seen the commercials advising us to check our free credit scores online. As corny as some of these commercials are, knowing your credit score is extremely important.

Your credit score reflects your character. A low score means you are not financially responsible and implies that you may not be responsible in other areas of your life. Your score affects your ability to buy a house, car, and other

#### Quick Note:

Check your credit report often to stay up to date with information concerning your score and to prevent possible financial identify theft.

things. Employers can look at your credit score and when you move into an apartment, your deposit could be higher if you have a lower score. When you buy a house, your mortgage rate could be higher.

It's important to review your credit score not only to know your score but also to check for financial identity fraud. Today there are millions of people who have been victims of financial identity theft. Identity theft is when someone without permission gets hold of your personal information, such as your credit card, bank account or Social Security number, and they use this information to make unauthorized purchases.

You don't have to pay for a credit report. By law, you can get a free copy of your credit report once a year from each of the three credit bureaus in the United States: Equifax, Experian and TransUnion. You can view and print your report at [AnnualCreditReport.com](http://AnnualCreditReport.com). You can also call 877.322.8228 to get a copy. The three credit bureaus are the only ones authorized to give you a free report.

### College loans and your credit score

**Quick Note:**  
It's important to not accumulate too many college loans. You will have to pay them back even if you file for bankruptcy.

You should avoid loans as much as possible. However, it is understandable that at times due to financial constraints, students may have to take out small loans to help pay for school. But there are a few things that you should know about college loans and how they affect your credit. Just as with any loans, personal or professional, the loan amount is listed on your credit report.

When you complete college you need to begin to pay off any possible loans you owe. Paying late on college loans will affect your credit score negatively. Always pay your loans off in a timely manner.

## Chapter 11: Foster Care's Finest

*Celebrities who were in foster care*

### Eddie Murphy

(Born April 3, 1961)

When someone mentions the name Eddie Murphy you reflexively begin to think of how funny he is and cite a quote from his voice in "Shrek" or his famous role in "Coming to America" one of his famous movies. You might also begin to picture him as a member of the famous Klumps family or envision him dressed as his sassy wife Rasputia in the movie "Norbit."

What many don't picture at the mention of his name is foster care. That's right, one of Hollywood's most dominant comedians was once in foster care. At the tender age of three Eddie Murphy's parent divorced and not many years later his father passed.

After experiencing so much stress Eddie's mother Lillian became terribly sick, to the point of hospitalization. During Lillian's year-long recovery, Eddie and his brother Charlie were both placed in foster care. Eddie describes this time in his life as, "baaaaaad days." During an interview he went on to say that, "Staying with her was probably the reason I became a comedian."

There was a lot of strength that developed into Eddie's personality after being placed in foster care. Most people would not guess that he was once a foster child. After a life of hardship and trials and even after his struggles with school and his family Eddie Murphy became a success. He did not let his past hold him back from a great future.



### Marilyn Monroe

(June 1, 1926 – August 5, 1962)



Marilyn Monroe is famous for her acting in films and signature beauty mole. This lady of such charm and elegance is today just as famous as she was 40 years ago. One of her famous quotes is, "I have feelings too. I am still human. All I want is to be loved, for myself and for my talent."

This quote speaks volumes considering the harsh childhood she experienced. She was born into a single-parent home headed by her mother. Her mother, who suffered from severe mental illness, was soon admitted to a psychiatric hospital. Marilyn, with no family to care for her, was then placed in an orphanage for two years and eventually with a family.



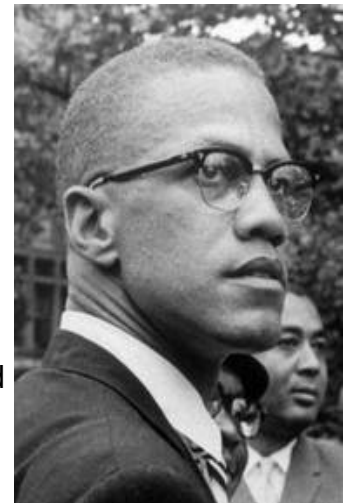
Can you image all of the strength she gained while living in an orphanage? Many people are quick to jump to the negatives stereotypes that are associated with orphanages or group homes. Although some of these stereotypes may be true as a youth in care you have to draw from the positive.

Living in an orphanage was extremely difficult for Marilyn. However she did not let her past dictate her future. No matter what your past or current situation, you too can work hard to strive towards your dreams and become whatever it is you wish to become. Just like the Hollywood diva Ms. Monroe, you have to dream big to win big!

### Malcolm X

(May 19, 1925–February 21, 1965 )

Malcolm Little is most known today as Malcolm X, a powerful and strong religious leader. Malcolm was born into a two-parent household. His father Earl was a committed Baptist minister and active civil rights supporter. Earl was strongly involved in civil rights, and when Malcolm was six he died what many believe was a hate crime. This tragedy left Malcolm and his six siblings without a father. Malcolm's mother Louise was so devastated from the death of her husband that she suffered a nervous breakdown and had to be hospitalized. Malcolm and his brothers and sisters were all separated and placed in foster homes.



As a child Malcolm always dreamed of becoming a lawyer. When in high school, one of his teachers told him he would never become a lawyer because he was black and that he should consider another profession. Has anyone ever told you that you could not reach a dream you had? If so be courageous and ambitious like Malcolm X. Despite all of the wind he had to walk against while growing up, he continued to believe in himself and he continued to fight!

### Tom Monaghan

(Born March, 25, 1937)



Maybe at first glance his name might not ring a bell, but have you had pizza lately? How about Domino's Pizza? Tom Monaghan is the founder of Domino's Pizza. Today his pizza is loved by millions. With Domino's operating in over 50 countries there is probably a Domino's near you. Tom is a successful entrepreneur and businessman. He sold his company for a reported \$1 billion in 1998 and now spends most of his time on philanthropy. Tom is undoubtedly successful today, however it has not always been this way for him.

Tom's father passed away when Tom was four and his mom had

great difficulty raising him and his younger brother Tim. The brothers were sent to live in an orphanage. While living in the St. Joseph Home for Children, Tom gained a passion for biblical ministry and hoped to become a priest one day.

After six years of being at St Joseph's he returned home with his mother and brother; at this time he began to discover his entrepreneurial interest. While in college he took the only money he had--\$500-- and bought a small pizza store. With little money and even fewer business skills, Tom was not very successful in his pizza business in the beginning. However he continued to strive towards his dream-- baking, delivering, and selling pizza. Throughout his life Tom faced many struggles and pain, yet he remembered to push through the tough times and work toward his goals. Because of his dedication we now have Domino's Pizza.



## Chapter 12: College-Ready Checklist & Activity Sheet

You've gone through the entire guide and your mind is packed with excitement to either enter college or to finish college. So now that you're prepared and motivated to move forward let's take a moment to make sure you remember everything. Check off each box after you have completed that particular task. Be sure to fill in every blank!

- Three reasons you want to finish college

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

- What's the average amount of money you can earn with a bachelor's degree?

\_\_\_\_\_

- What classes do you still need to take in high school? Get a copy of your high school transcript and write down all of the classes you have already taken on the appropriate lines, then in red--or another color ink--write down the classes you still need to take. This will help you stay on track with what classes you still need for graduation and to enroll in college.

Math	English	Science
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
History/Geography	Visual/Performing Arts	Foreign Language
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Electives	Electives	AP/Other Courses
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Have you begun building a resume?
- What activities are you involved in? ( It's important that you join at least one.) List the organizations and groups you are in or want to be in:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

● TESTING DATES

SCORES

PSAT Testing Date(s): \_\_\_\_\_

\_\_\_\_\_

SAT Testing Date: \_\_\_\_\_

\_\_\_\_\_

ACT Testing Date: \_\_\_\_\_

\_\_\_\_\_

- List three reliable people who can provide recommendations for you. Include their first and last name, address, contact number and email address)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

- Have you written a college essay?
- Has someone edited it?
- Does it meet the essay requirements of the college you want to attend?

Due date of college essays: \_\_\_\_\_

If you haven't written your essay yet, what could you write on?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Do you have a mentor or life coach?

If so, what is the relationship like with that person?

\_\_\_\_\_  
\_\_\_\_\_

If you don't have a mentor or life coach yet, what kind of relationship would you want to have with them?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Are you enrolled in a dual enrollment program? (Yes/No)

If not, what school are you considering going to for dual enrollment?

\_\_\_\_\_

Why should you consider doing dual enrollment?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

- Are you considering a two-year or a four-year college?
- What colleges or universities are you considering?

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- List at least three ways for you to pay for college

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- Fill in the blank: A healthy life is a \_\_\_\_\_ one.
- If you're living on campus with a roommate, what are some things you want to ask your roommate when you two first settle in?

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- List techniques that can help you stay strong throughout college when you're feeling unmotivated or ready to give up on school.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

- What are some things you should be doing in your senior year of college?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

- Do you have a bank account? (Yes/No)
- Savings or Checking? (circle one or both)
- Why are store credit cards bad for your credit?

- 
- 
- Which celebrity were you surprised to learn was once in foster care?

- List five ways to save money in college

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

- List five ways to get good grades in college

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

- List five ways to get the best out of college

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

- List five ways to survive college dorm life

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

College Grad Word Search Puzzle

T I O S U W E P I M G S Y O N  
R Z N R U S I V S N R O S E N O  
I S F O E C I M I J C D C V I  
U C M M I C C K N C M N A I T  
M Z I A T T R E E C E W N I A  
P T L O E O A Q S G P B P L V  
H P R L W R V N I S O U T M I  
H Y W T B G D L I H H L I A T  
T N E M H S I L P M O C C A O  
M N K S F D H E E Q R S X K M  
M A N A G E M E N T D E A B W  
N O I T A U D A R G C J T O B  
H A P P I N E S S E E R G E D  
S U P H F H J E E N K C P G D  
S E Q K S E B H T A R C T E C

Accomplishment

Degree

Determination

Diligence

Dreams

Graduation

Happiness

Hope

Motivation

Networking

Success

Time Management

Triumph

Victory

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