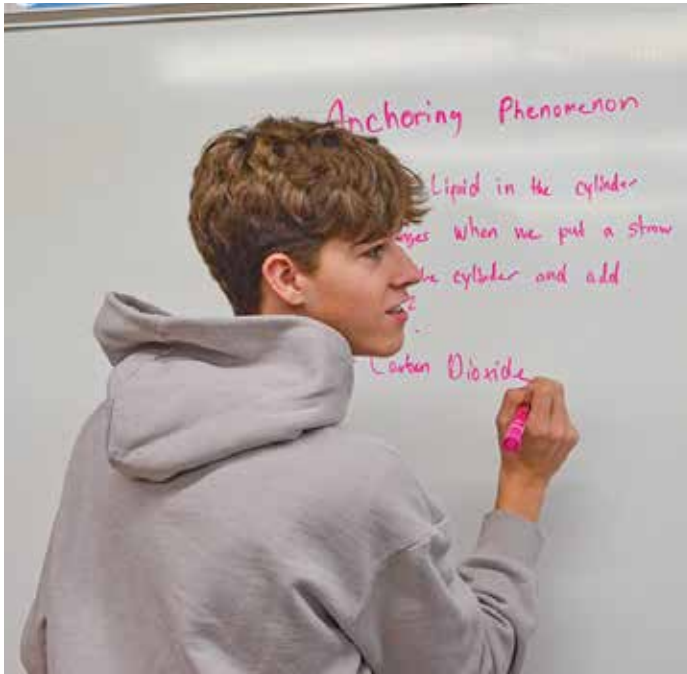


CHAPTER 1

COLLEGE PLANNING



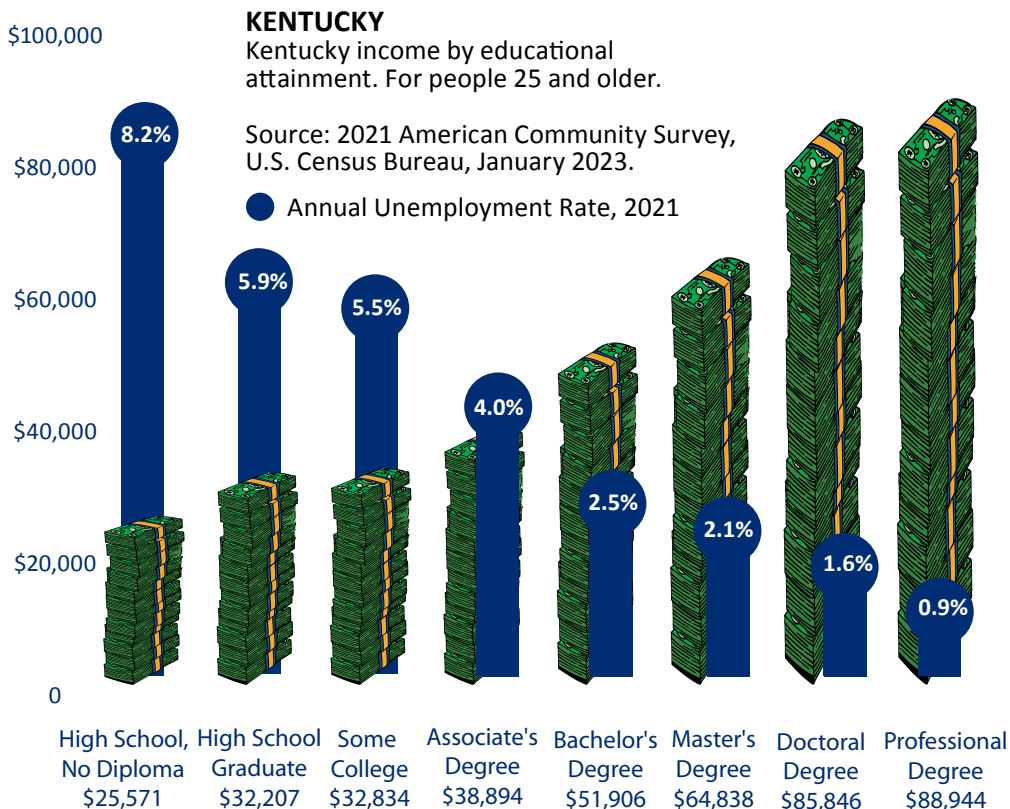
THINKING ABOUT COLLEGE



In Kentucky, someone with a bachelor's degree will make an average of \$19,699 more each year than someone with just a high school diploma. Over a 40-year working lifetime, that's an extra **\$787,960**. *Getting In* will help you pick the best route to reach your educational and financial goals.

The graph below gives the 2021 median earnings of people in Kentucky over age 25 who worked year-round at a full-time job, based on their level of education, compared to the unemployment rate for each level of education. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median.

HOW A COLLEGE DEGREE CAN STACK UP IN CASH



COLLEGE MYTHS

TWO MYTHS KEEP MANY STUDENTS FROM APPLYING TO COLLEGE:



Myth No. 1: I can't afford to go to college.

College or technical training can be expensive, but you may not have to pay the whole cost. There are student aid programs that can help you pay for your education. In Chapter 2 of *Getting In*, you'll learn about applying for student aid and about some of the more common financial aid programs.

You can also do some comparison shopping to find a school that costs less but offers the program or major you're interested in.

Colleges and trade schools don't cost the same. If you're not set on attending a certain school, check out several schools that offer what you want. You can find out how much each school will cost and what kind of student aid it offers.

If you're looking at a four-year degree, you don't have to start at a four-year school. You can start at a community college to get your basic classes out of the way, then transfer to finish your bachelor's degree.

After you have the facts you need, you can make the choice that is right for you and your family.

Myth No. 2: If I do go to college, I'll spend the rest of my life paying off student loans.

Some people do end up owing a lot in student loans. But that doesn't mean all students do. Whether you do will depend on several things: the school and career you choose and whether you make wise choices while in college.

When it comes to careers, find out what the average salary is for the job you want. You don't want your student loan payments to be more than 10 percent of your salary before taxes and deductions. If you make \$4,000 a month, your student loan payment shouldn't be more than \$400.

One thing that hurts many people with student loans is that they drop out before they finish their studies. They usually have to settle for lower-paying jobs, which means more of their salary goes to student loans.

Keep track of how much you owe in student loans. And only borrow what you need. If a school's financial aid package includes \$5,000 in loans but you only need \$3,000, don't borrow \$5,000.

Explore your options, finish your degree, know what you owe.

PLANNING FOR COLLEGE

Get good grades

If you haven't been applying yourself, start now. That can show an admissions officer that you're serious about doing well. Remember, better grades help you earn more Kentucky Educational Excellence Scholarship (KEES) money. For more about KEES, see page 26.

Take the right test

Different schools require different tests. Most four-year schools require the ACT or SAT, although some no longer require any test. Kentucky's community colleges require the ACT or another placement test. Check the school listings in Chapter 3. For more about these exams, see pages 6–7.

Use your Individual Learning Plan

Public school districts are required to provide an ILP for each student. It's a great tool for planning your career, college and financial aid options.

Explore careers

Talk with people whose jobs interest you. Ask them if they'd recommend the school they went to. They might even let you shadow them for a day to see what their job is really like.

Explore your college options

Kentucky offers four-year public and private colleges and universities, two-year community and technical colleges, technical schools and online programs. You should be able to find the right school for you.



Learn about financial aid

Check out Chapter 2, as well as another KHEAA book, *Affording Higher Education*. Submit the Free Application for Federal Student Aid (FAFSA) as soon as you can during your senior year to qualify for the most financial aid.

MILITARY CONSIDERATIONS

Combine the military with college

All branches of the military have programs to help those serving their country get a college education. Most also offer programs that can help your spouse and children pay for college.

The National Guard and the Reserves also provide financial aid to help their members further their education.

Your options range from the highly competitive service academies, to Reserve Officer Training Corps (ROTC) programs that prepare you to be an officer, to courses offered on and off base where you're stationed. If you think the military and college might be the path for you, talk with your parents, your counselor and a recruiter about your options.

See Chapter 2 to learn more about ROTC programs and Kentucky National Guard programs. You can find more information in *Affording Higher Education*, another KHEAA book your counselor and library should have.

SELECTIVE SERVICE — IT'S THE LAW

All men between the ages of 18 and 25 who reside in the United States are required to register with Selective Service.

Registering with Selective Service does not mean you are joining the military. If there is a crisis requiring a draft, men would be selected by random lottery and year of birth. They would be examined by the military to determine if they are fit for service.

In Kentucky, you can register with Selective Service when you apply to obtain or renew your driver's license. You can also register at the post office or online at www.sss.gov.

Failure to register can result in a \$250,000 fine or jail time — so be sure to sign up within 30 days of turning 18.

CHOOSING THE RIGHT SCHOOL



Which college you choose will depend on how you answer questions like these:

- Do I want to be close to home?
- Do I prefer a large or small school?
- What school has the best program in the major I'm interested in?
- Do I want to start at a community college first?
- How much will it cost?

Here are brief descriptions of different types of colleges.

Public universities: Generally, these offer more majors. All offer undergraduate and graduate degrees, and some offer professional degrees in medicine, dentistry, law or other fields. Some also offer associate's degrees.

You're more likely to have larger classes at public universities, as well as introductory classes taught by graduate students. Your on-campus social and leadership opportunities may be greater because there are more organizations.

Private colleges and universities:

Private schools usually have smaller classes and greater access to faculty. These schools offer bachelor's degrees but may also offer associate's and graduate degrees. Some have joint programs with larger universities in specialized fields. Private schools generally cost more than public universities, but financial aid can help with the costs.

Because they're usually smaller than public universities, you may have a greater chance to participate in sports, music and other activities.

Public two-year colleges: You can follow several paths at the state's community and technical colleges. One leads to an associate's degree that prepares you for transferring to a four-year school. Others prepare you for entering the workforce. These can take several months to two years to complete.

These colleges are normally the least expensive higher education option. You can usually find a two-year school near you, so you can save money by living at home.

Trade schools: Trade schools are also called career, technical and proprietary schools. They are privately owned. Some schools offer only one area of study; others offer programs in several areas. They often cost more than public schools. If you're thinking about one of these schools, make sure it's accredited and find out if its credits will transfer.

Distance learning: Distance learning lets you take courses and earn degrees without the on-campus experience. You can find a list of Kentucky online degree programs at www.nc-sara.org/directory (select Kentucky under the drop down menu).

Some schools offer classes at locations other than their main campus, meaning you may find some offered where you live. Check with the college for more information.

Some schools use enrollment contracts to explain what you can expect the school to give you for your money. Read the contract carefully before you sign it. School representatives may promise you things that aren't in the contract, such as help finding a job. If they do, ask them to add the promise to the contract and sign and date it. A promise is usually not enforceable in court unless it's in writing.

TESTING



Entrance/placement tests: Most four-year colleges in Kentucky require the ACT or SAT. One good thing about taking the ACT or SAT is that you can earn a KEES bonus if your score is high enough. Remember: The bonus is based on the highest composite score you get on a test you take before you graduate.

The **SAT** consists of two sections, math and evidenced-based reading and writing. Visit <https://collegereadiness.collegeboard.org/sat> for more information.

The **ACT** has sections on English, math, reading and science reasoning, plus an optional writing test. Visit www.actstudent.org for more information.

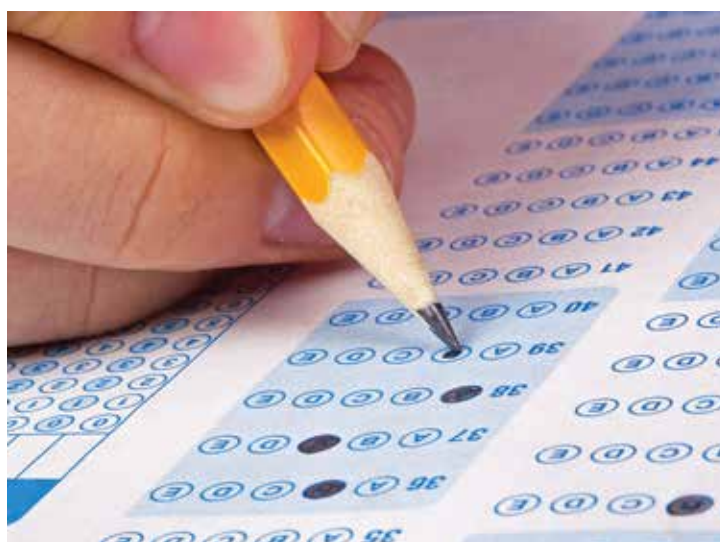
Tests for college credit: You can do some things before or during college that will give you a head start. **Advanced Placement (AP)**, **Cambridge Advanced International (CAI)** and **International Baccalaureate (IB)** can help you earn college credit before you reach campus. Visit www.collegeboard.org for more information about AP tests. Check with your counselor and the colleges you're interested in attending for more information. Visit www.cambridgeinternational.org for more information about CAI and www.ibo.org for more information about IB.

The **College-Level Examination Program® (CLEP®)**, which offers tests for many subjects taken during the first two years of college, lets you get credit for or get out of taking undergraduate courses. For more information, visit www.collegeboard.org.

Dual credit courses are offered by colleges and let you earn both high school and college credit. Check with nearby colleges to see if they offer dual credit programs.

Preparing for the ACT and SAT

- Take online practice tests on the SAT and ACT websites or buy practice tests for use at home. The SAT works with the Khan Academy to provide free online test prep. Visit www.khanacademy.org/sat.
- Some high schools and colleges offer ACT/SAT prep classes for free or a small fee. These could help you familiarize yourself with the sections and directions.
- Get plenty of rest the night before the test and eat a good breakfast that morning.
- Remember to take No. 2 pencils, a calculator and a photo ID.



NATIONAL TEST DATES

Entrance/placement tests

Test Name	Test Date	Registration Deadline	Late Registration	Registration Fee ¹
ACT	Saturdays:			
	July 15, 2023*	June 16, 2023	June 23, 2023	\$66.00 – ACT (no writing)
	September 9, 2023	August 4, 2023	August 18, 2023	\$91.00 – ACT (plus writing)
	October 28, 2023	September 22, 2023	October 6, 2023	Late registration fee: Additional \$36
	December 9, 2023	November 3, 2023	November 17, 2023	Check www.act.org to confirm fees.
	February 10, 2024	January 5, 2024	January 19, 2024	
	April 13, 2024	March 8, 2024	March 22, 2024	
	June 8, 2024	May 3, 2024	May 17, 2024	
	July 13, 2024*	June 7, 2024	June 21, 2024	
SAT	Saturdays ² :			
	Aug 26, 2023	July 28, 2023	Aug 15, 2023	\$60 – SAT
	Oct. 7, 2023	Sept. 8, 2023	Sept. 26, 2023	Late registration fee: Additional \$30
	Nov. 4, 2023	Oct. 5, 2023	Oct. 24, 2023	Check www.collegeboard.org to confirm fees.
	Dec. 2, 2023	Nov. 2, 2023	Nov. 21, 2023	
	Mar 9, 2024	Feb. 23, 2024	Feb. 27, 2024**	
	May 4, 2024	April 19, 2024	April 23, 2024**	
	June 1, 2024	May 17, 2024	May 21, 2024**	

Tests for college credits

Test Name	Test Date	Registration Deadline	Late Registration ¹	Registration Fee ¹
AP	Monday-Friday ³ : May 1–5, 2024 May 8–12, 2024 Different subject each day, a.m. and p.m.	Check with your counselor before March 30	Check with your counselor	\$96 with \$33 fee reduction for low-income students
IB	External examinations for candidates for the IB diploma are given in May and November	Check with your counselor	Check with your counselor	Check with your counselor

¹ Subject to change. Check websites for current fees. See your counselor for information about fee waivers for students from low-income families.

² Sunday administrations usually occur the day after each Saturday test date for students who cannot test on Saturday due to religious observance.

³ Students who want to take exams scheduled for the same time slot should ask their AP coordinator to call AP Services at 609.771.7300 about taking one of the exams on an alternate date.

ATHLETIC CONSIDERATIONS

If you plan to play intercollegiate sports, make sure you're eligible. The requirements differ depending on the college's affiliation: the National Collegiate Athletic Association (NCAA), the National Association of Intercollegiate Athletics (NAIA) or the National Junior College Athletic Association (NJCAA).

The following information is a general guide. For more detailed information, visit www.ncaa.org, www.naia.org or www.njcaa.org.

NCAA

The NCAA has three divisions, and requirements differ by division.

Athletes attending a Division I or Division II school must register with the NCAA Eligibility Center at <https://web3.ncaa.org/ecwr3/>. At that site you and your high school can establish whether you're eligible. That's also the site you need to visit to see your high school's core courses. Only the core courses on the NCAA list can be used to figure your core-course GPA.

In addition to your GPA, you'll have to have certain scores on the ACT or SAT. To make sure the NCAA gets your test scores, enter the NCAA Eligibility Center code of 9999 when you register for each test.

For Division I and II athletes, your ACT and SAT scores are combined scores. That means you add the score in each subtest to arrive at a combined score. You can use your best subtest score from several tests. Let's say you take the ACT three times, with the following subtest scores:

TEST	ENGLISH	MATH	READING	SCIENCE
1	20	21	19	22
2	22	19	22	21
3	20	20	18	23

To count the best score from each subtest, take the 22 from English on test 2, the 21 from math (test 1), the 22 from reading (test 2) and the 23 from science (test 3). You add those together to get a combined score of 88.

Home-schooled students must register at the Eligibility Center and meet the same requirements as other student-athletes. After you register, look under the "Resources" tab for more information.

If you have a GED, you should contact the Eligibility Center for more information.

NCAA Division III schools don't give athletic scholarships. If you want to play sports at a Division III school, you should contact the school to find out what its policies are.

	DIVISION I GUIDELINES	DIVISION II GUIDELINES
General Eligibility	High school graduate who has completed 16 high school core courses with at least at 2.3 GPA in core courses and an SAT/ACT score that matches your core-course GPA on the Division I sliding scale. Ten core courses, with at least seven in English, math or science, must be completed before you start your seventh semester of high school to be a full qualifier.	High school graduate who has completed 16 high school core courses with at least at 2.2 GPA in core courses and an SAT/ACT score matching your core-course GPA on the Division II sliding scale.
CORE COURSES		
English	4 years	3 years
Mathematics	3 years, Algebra I or higher	2 years, Algebra I or higher
Natural or Physical Science	2 years, including 1 year of lab science if offered	2 years, including 1 year of lab science if offered
Social Science	2 years	2 years
Additional	4 additional years of English, math, natural/physical science, social science, foreign language, comparative religion or philosophy	4 additional years of English, math, natural or physical science, social science, foreign language, comparative religion or philosophy



NAIA

Every student-athlete must register with the NAIA Eligibility Center at <https://play.mynaia.org/> to play sports at an NAIA college or university.

The NAIA requires high school graduates who want to participate in sports to meet two of the following:

- Have at least an 18 ACT or 970 SAT score, not including any essay. Enter code 9876 when you register to have your scores sent to the NAIA.
- Have at least a 2.0 high school GPA.
- Graduate in the top half of their high school class.

Home-schooled students must have at least a 20 ACT or 1040 SAT composite score. If you don't have the required scores, you can request a waiver from the NAIA Home School Committee.

GED graduates must achieve at least an 18 ACT or 970 SAT score.

NJCAA

To play sports at an NJCAA school, you must have a high school diploma or a GED. Home-schooled students should contact the college about being certified to participate in athletics.

Remember: This information only applies to becoming eligible for your first year of intercollegiate sports. After you begin playing, you must meet other requirements to keep your eligibility.



GETTING ADMITTED

When you've picked the schools that interest you, it's time to apply. Most schools require students to apply online. Most applications are straightforward — personal information, grades and test scores. It's up to you to take the correct tests and have them reported to the school.

Pay attention to deadlines for admissions, financial aid and housing, if you plan to live on campus. Find out about deposits, orientation and registering for classes.

Admissions essays

Some colleges require an admissions essay. It not only helps you get admitted; it can sometimes help you get more student aid.

"The first thing I check for is whether or not they proofread," one admissions counselor at a private Kentucky university said. "After that, I want to see flow of thought. Can they communicate their thoughts in a way that is concise, while giving us a view into their world?"

Read your essay out loud to catch awkwardly worded sentences. Ask a teacher to read the essay. Don't have someone write it for you: most schools will figure that out.

"I look for creativity that showcases a student's personality but also gives insight into their grit and perseverance," another counselor said.

One suggestion: Writing about how you overcame adversity in school or athletics is overdone.

Try to grab your reader's attention early in the essay. Be sure to stay on topic, and don't add sidebars that don't add to the overall meaning of the essay.

"I love an interesting first line," one counselor said, adding, "A longer essay doesn't always mean a better essay."

Many U.S. colleges participate in the Common Application process. You fill out one application, write one essay and provide one résumé and one letter of recommendation. Then you decide which colleges you want the information sent to.

Above all, follow the schools' directions when you write your essay. Not doing so may keep you out of the school you really like.

Admissions options

Some colleges offer early decision or early action options.

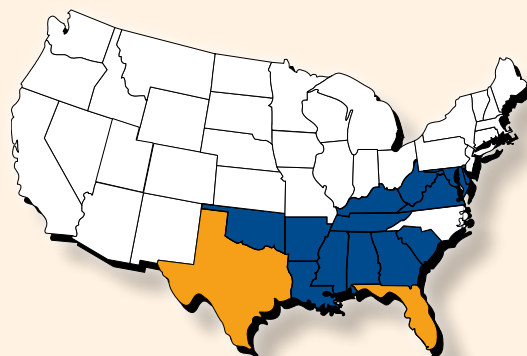
In early decision, you commit to enrolling in the school if you're admitted. You make a nonrefundable deposit and withdraw applications from other school.

With early action, you apply to your preferred school and receive a decision before the normal response date.

After you've decided on your college, let the school know and tell the other schools you've applied to that you won't attend. If you have questions or don't understand something, ask your parents, counselor or the admissions staff.

The Academic Common Market

If the major you're interested in isn't offered at a public university in Kentucky, you may be able to pay in-state tuition at an out-of-state school through the Academic Common Market. **Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia** participate at the undergraduate and graduate levels. **Florida and Texas** participate at the graduate level. For more information, visit <http://cpe.ky.gov/acm/apply-acm.html>. You may also contact the Council on Postsecondary Education, 100 Airport Rd., Frankfort, KY 40601; acmhelp@ky.gov; 502.892.3082.



■ Academic Common Market States
■ Graduate-Level Participant States

READING YOUR TRANSCRIPT

Colleges will want a copy of your transcript, which shows all the classes you've taken during high school. It will also show your class rank and your GPA. Kentucky has adopted a uniform transcript for public high schools that can be sent electronically to participating colleges and universities for free via the Kentucky eTranscript system. A sample transcript is shown below.

The **weight** column shows how many points are awarded to the student based on the grade received in the class. For example, English I was worth 1 credit, and the student earned a B, which is worth 3.0 points.

The **weighted GPA** includes any extra points earned for AP, IB or CAI classes. These classes get a higher weight because they are more difficult than a normal high school class.

The **cumulative GPA** is figured by adding the points for all years of school and dividing by the total number of credits attempted. This student had a 2.438 unweighted cumulative GPA (78.0 points divided by 32 credits) and a 2.484 weighted cumulative GPA (79.5 divided by 32) after four years of high school.



To use the eTranscript system, visit <https://education.ky.gov/districts/tech/eTrans/Pages/KYeTranscript-StudentPortal.aspx> and hit the "Request my Transcript" button.

GPA Summary		Course				Enrollment Summary									
Cumulative - Weighted	2.484	Credits	Absences	Term GPA (Weighted)	Term GPA (Unweighted)	Start	End	Session	Grade	School					
Cumulative - Unweighted	2.438														
Your High School 2020-2021 Term 1 Grade 09		Your High School 2022-2023 Term 2 Grade 11				Test Scores									
1204	ALGEBRA 1 A	B/82	3.0	1.0	1248	HONORS PROBABILITY AND STAT.	D/74	1.5	1.0	The ACT 2019-12-08					
1302	BC SCIENCE INVEST	B/82	3.0	1.0	1348	ENGINEERING APPLIC	B/87	3.0	1.0	Composite	16,000				
1321	BIOLOGY I	C/82	2.0	1.0	1828	WORKPLACE READINESS	C/79	2.0	1.0	English	18,000				
1417	INTRO SOCIAL STUDIES	C/84	2.0	1.0	1829	COMPUTER APPL & TECH	B/89	3.0	1.0	Mathematics	15,000				
Term GPA		Credits		Absences		(Weighted)		(Unweighted)		Reading	15,000				
4.000		0.0		2.500		2.500				Science	16,000				
Your High School 2020-2021 Term 2 Grade 09		Your High School 2023-2024 Term 1 Grade 12				The ACT 2020-03-01									
1110	ENGLISH I	B/87	3.0	1.0	060411	Business Management	F/50	0.0	0.0	Composite	16,000				
1205	ALGEBRA1 B	C/80	2.0	1.0	230116	English IV	C/79	2.0	1.0	English	18,000				
1710	HEALTH	C/84	2.0	1.0	270329	Transitional Algebra	D/77	1.0	1.0	Mathematics	15,000				
1711	PE1	B/93	3.0	1.0	340134	Advanced Health	A/94	5.0	1.0	Reading	15,000				
Term GPA		Credits		Absences		(Weighted)		(Unweighted)		Science	16,000				
4.000		0.0		2.500		2.250				The ACT 2020-03-01					
Your High School 2021-2022 Term 1 Grade 10		Your High School 2023-2024 Term 2 Grade 12				Composite									
1120	ENGLISH II	C/83	2.0	1.0	200171	Relationships	C/83	2.0	1.0	Composite	16,000				
1212	ALGEBRA2	D/73	1.0	1.0	320105	Career Experience Level III	A/100	4.0	1.0	English	15,000				
1305	GENERAL SCI HONORS	C/81	2.0	1.0	320106	Career Experience Level IV	A/100	4.0	1.0	Mathematics	17,000				
1641	SPANISH I	C/84	2.0	1.0	340220	Physical Education III	A/99	4.0	1.0	Reading	16,000				
Term GPA		Credits		Absences		(Weighted)		(Unweighted)		Science	17,000				
4.000		0.0		1.750		1.750									
Your High School 2021-2022 Term 2 Grade 10		Your High School 2022-2023 Term 1 Grade 11				Enrollment Summary									
1220	GEOMETRY	C/82	2.0	1.0	1126	ENGLISH III HONORS	C/85	2.0	1.0	Start	End	Session	Grade	School	
1420	WORLD CIVILIZATION	B/82	3.0	1.0	1340	CHEMISTRY I HONORS	C/85	2.0	1.0	2018-08-18	2018-12-18	Term 1	09	Your High School	
1642	SPANISH 2	C/83	2.0	1.0	1431	U.S. HISTORY	B/90	3.0	1.0						
1713	PE 2	A/88	4.0	1.0	1513	FINE ARTS APPRECIAT	B/92	3.0	1.0						
Term GPA		Credits		Absences		(Weighted)		(Unweighted)							
4.000		3.0		2.750		2.750									
Your High School 2022-2023 Term 1 Grade 11		Credit Summary				Enrollment Summary									
1126	ENGLISH III HONORS	C/85	2.0	1.0	Subject Area		Attempted		Earned						
1340	CHEMISTRY I HONORS	C/85	2.0	1.0	Cumulative Business Marketing		32.00		31.00						
1431	U.S. HISTORY	B/90	3.0	1.0	Computer Information Sciences		2.00		1.00						
1513	FINE ARTS APPRECIAT	B/92	3.0	1.0	English language literature		1.00		1.00						
Term GPA		Credits		Absences		(Weighted)		(Unweighted)		Fine Performing Arts		4.00		4.00	
4.000		3.0		2.750		2.750				Life Physical Sciences		1.00		1.00	
Your High School 2022-2023 Term 1 Grade 11		Enrollment Summary				Enrollment Summary									
1126	ENGLISH III HONORS	C/85	2.0	1.0	Mathematics		5.00		5.00						
1340	CHEMISTRY I HONORS	C/85	2.0	1.0	Miscellaneous		6.00		6.00						
1431	U.S. HISTORY	B/90	3.0	1.0	Physical Health Safety Education		3.00		3.00						
1513	FINE ARTS APPRECIAT	B/92	3.0	1.0	Social Sciences History		5.00		5.00						
Term GPA		Credits		Absences		(Weighted)		(Unweighted)		Enrollment Summary		Start		End	
4.000		3.0		2.750		2.750				2018-08-18		2018-12-18		Term 1	
Your High School 2022-2023 Term 1 Grade 11		Enrollment Summary				Enrollment Summary									
1126	ENGLISH III HONORS	C/85	2.0	1.0	Start		End		Session		Grade		School		
1340	CHEMISTRY I HONORS	C/85	2.0	1.0	2018-08-18		2018-12-18		Term 1		09		Your High School		
1431	U.S. HISTORY	B/90	3.0	1.0											
1513	FINE ARTS APPRECIAT	B/92	3.0	1.0											
Term GPA		Credits		Absences		(Weighted)		(Unweighted)							
4.000		3.0		2.750		2.750									

This transcript is official when downloaded directly from the Parchment Exchange website. To verify the validity of the transcript, go to <https://exchange.parchment.com/dl/tracking/didtracker.htm> and search for DID# TUQ9011.

PICKING A MAJOR



If you're not sure what to major in, don't worry. Many students haven't decided, and many students change their minds.

You should consider:

- What you like to do.
- What you do well.
- What kind of growth is expected in the fields you're considering.
- How long it will take to finish your education.

Most decisions involve trade-offs. Do you want to make a lot of money even if you don't like your job, or would you rather be happier and make less? Your answer may affect what major you choose.

If you're not yet sure what you want to study, check school catalogs online to get an idea of what majors involve. You might find what you're looking for.

Most colleges require general studies, although they use different names for those requirements. General studies usually include:

- Oral and written communication.
- History.
- Natural sciences, such as biology, chemistry and physics.
- Social sciences, such as economics, political science and sociology.
- Mathematics or logic.
- Arts and humanities, such as literature, theater or music.
- Foreign language.

You shouldn't think of these courses as burdens but as opportunities. They let you learn about different subjects, and you may just learn what you want to do in life. You can also use general courses to broaden your experience. Instead of taking U.S. history, take a course in East Asian history. At large schools, you may have a professor as an instructor, not a graduate student.

If you change your mind about your major, you can switch. If you switch early in your college career, you shouldn't have many problems. Talk with your advisor to make the change easier.

UNDERSTANDING YOUR SCHEDULE

Every school has its own system of showing a class schedule. The sample schedule below shows the information included on most schedules. This student is taking 15 credit hours; 12 hours is usually considered full time for an undergraduate.

When you plan your schedule, consider travel time between buildings. On a small campus, that's no problem. On a large campus, though, travel time may be an important factor.



SAMPLE COURSE SCHEDULE

Each class usually has a section number.

These are the days the class meets each week. Many schools use "R" for Thursday.

These are the number of credits you'll receive for completing the class. They're also referred to as "hours."

CRS NO	SUBJ	CAT NO	SEC	TITLE	DAYS	TIME	BLDG	INSTR	CRED
7381	ENG	101	1	INTRO COL WRTG	MTWF	10-10:50	LB105	Seay	4
9203	FRE	101	9	BEG FREN 1	MWF	11-11:50	WH218	Camus	3
6101	SOC	201	2	INTRO TO SOC	MWF	2-2:50	CC509	Lagerlof	3
8300	CHE	103	3	INTRO TO CHEM	TR	2-3:15	MH102	Mahfouz	3
8142	PE	150	1	BEG SOCCER	TR	4-5:15	5B SOC FLD	Beckett	2

You'll probably need the course number when registering for classes.

The catalog number represents the course level/difficulty. The higher the first digit, the more advanced the class is.

Use a campus map to locate the buildings where your classes will meet. It'll have a guide to building abbreviations. The numbers here tell you the room number.

15 TO FINISH

Graduate on time by completing at least 15 credits a semester, or 30 a year.

- You'll save money, since taking 15 credits costs the same as taking 12 credits at most colleges.
- Meet with an advisor to map out your plan.
- Try to schedule your core classes first so you don't lose time if you decide to switch majors.
- You're more likely to graduate on time and enter the workforce sooner.
- You'll maximize your KEES award. You can use it for eight semesters within five years of high school graduation.
- You'll avoid the cost of an extra year, which could save you thousands of dollars.
- Know the courses you need to graduate and meet with your advisor to map out a plan to earn your degree on time.

TRANSFERRING TIPS

Many college students end up transferring from one school to another.

Some students plan it that way, going to a two-year school to complete their basics, then finishing up at a four-year school. Others find the school they chose really isn't the best fit for them, or perhaps family circumstances changed.

The first thing to remember is that not all credits and grades may transfer. This is especially true if you take classes at certain for-profit career and technical schools.

These tools can help answer your questions about transferring:

- The Transfer Planning Guide section of www.knowhow2transfer.org.
- The General Education Transfer Policy at <http://cpe.ky.gov/policies/academicaffairs/genedtransferpolicy.pdf>.

If you have additional questions, each college has a contact person who can answer your questions about transferring.

Statewide Transfer Policy	Agreement ¹
Applied Associate Transfer Policy	The Applied Associate Transfer Policy guarantees that the general education courses taken as part of an applied associate's in science (AAS) degree program will transfer and count toward the lower-division general education requirements of the transfer school. Students will need to take other courses (not included in the AAS program) to complete these requirements.
General Education Transfer Policy	Students with defined professional/career goals requiring a bachelor's degree may begin their education at a community college, then transfer to a four-year college or university. The General Education Transfer Policy is in place between all public colleges and universities in Kentucky. The KCTCS policy regarding general education certification is outlined in the KCTCS Rules of the Senate, Section V 5.0.4.
Fully General Education Certified	Students who have successfully completed a general education program of 33 credit hours (a minimum of 15 hours completed with KCTCS) will be "fully general education certified." Students may transfer these hours as a block. Students must fulfill any additional pre-major requirements of the receiving institution that have not been satisfied through the courses included in the full General Education certification.
Category Certification	Students who have successfully completed only some categories in the 33-credit hour component will be certified for the categories they complete. For example, a student who has completed the 6-hour arts and humanities requirement of the AA/AS degree may be certified as having met that requirement for the General Education Transfer Policy. Students with category certification and/or additional coursework must fulfill the remaining general education requirements for the bachelor's degree program.
Completed general education certifications are automatically printed on the official transcript. If the requirements for certification have been completed but the appropriate certification is not printed on the transcript, contact the college registrar's office to request that it be added to your transcript and request an additional transcript including the certification. If you have questions about the General Education Transfer Policy, please contact your college's Transfer Contact.	

¹ <https://kctcs.edu/education-training/transfer/transfer-toolbox/statewide-transfer-policies.aspx>