**HOMESCHOOLING TO COLLEGE (March 2015)**

**College Prep Coursework: What is required?**

1. Kansas Qualified Admissions Precollege Curriculum
	1. 4 units English (1/2 unit may be Speech)
	2. 3 units Math + ACT Math score of at least 22, or 4 units math (one of which must be taken senior year)
	3. 3 units Social Science
	4. 3 units Natural Science, including one full unit of either Chemistry or Physics
	5. 3 units electives
	6. Complete list of acceptable courses: kansasregents.org/qualified\_admissions
2. University of Missouri coursework requirements for homeschoolers:
	1. English: Four units, one of which may be in speech or debate; two units emphasizing composition or writing skills
	2. Mathematics: Four units, Algebra 1 or higher
	3. Science: Three units (not including general science), one of which must be a lab
	4. Social Studies: Three units
	5. Foreign Language: Two units of the same language
	6. Fine Arts: One unit
	7. Other Missouri state schools have similar course requirements. E.g., Truman State does not have homeschooler-specific requirements, but for all students, it requires 3 units of math (but strongly suggests 4), and there is no science lab requirement
3. Other examples:
	1. Knox College (Illinois) conducts a holistic review but recommends all students have at least:
		1. 4 years of English
		2. 3-4 years of math
		3. 3-4 years of science
		4. 3-4 years of social studies
		5. 2-4 years of a foreign language
	2. University of New Hampshire conducts a holistic review but suggests that minimally-qualified homeschoolers will have the following, with a B+ average:
		1. Four years of English
		2. Three years of mathematics including Algebra I, Geometry and Algebra II
		3. Three years of science, two of which must be laboratory sciences
		4. Three years of social sciences (including U.S. History)
		5. Two years of a single foreign language (three years is preferred)
		6. Students who plan to specialize in engineering, biological/physical science, mathematics, or forestry should present at least four years of mathematics including trigonometry/pre-calculus, as well as laboratory coursework in chemistry and/or physics.
		7. Students pursuing business-related studies also should have completed four years of advanced mathematics such as (eg: trigonometry, finite, pre-calculus, statistics).
		8. Students planning to major in health-related disciplines, four years of math, as well as laboratory courses in biology and chemistry, are strongly recommended. Students interested in nursing must complete high school chemistry.
	3. What to do if students don’t meet minimum course requirements.
		1. Students who complete coursework at a community college may be able to apply to four-year institutions as transfer students, in which case the four-year institution will care less about the student’s high school work and more about the student’s community college coursework.
			1. E.g., KU requires incoming transfer students with 24+ transferable credit hours to have a 2.0+ GPA in their college coursework.
			2. But note that admission as a transfer student is not guaranteed, and transfer students often are not eligible for the same amount of scholarship money as are first-year students.
		2. Some schools may accept a passing score on the GED in lieu of the required high school coursework. E.g., KU will accept Kansas residents who score 150+ on each of the GED sub-tests and who score 680+ total (this is in addition to a minimum ACT score).
	4. Keep in mind that some colleges’ course lists are recommendations only; students might still earn admission, even if they didn’t take all of the courses listed, especially if there are other strengths in their application
	5. Highly selective schools may have more stringent high school course requirements, and may require other objective proof of competency (AP tests, SAT Subject tests, etc.) in some subjects, especially from homeschoolers

**Standardized Tests**

1. ACT (www.act.org)
	1. Administered six times a year, from September to June
	2. Most students now take this (and/or the SAT) several times beginning sometime in their junior year. Most students will need to have taken the test by mid-fall of their senior year to meet admissions and/or scholarship deadlines.
	3. Consists of four multiple choice sections – English, Math, Reading, Science Reasoning – plus an optional 30-minute essay (essay is required by some schools for admission).
	4. Sign-up online through ACT to take at a local high school. You do not need to get prior permission from high school officials. Check ACT website for sign-up deadlines for test dates. Student will need an official current photo ID (e.g., driver’s license, state ID card, passport) or notarized admission letter with photo. See ID requirements on website and note carefully; ACT has become very strict about this due to recent cheating scandals. You will also need to print an admission ticket with a photo.
	5. Testing accommodations may be available for those with special needs. Must be arranged through ACT in advance. General consensus is that this is not an easy process.
	6. Prep materials are available in book and online form. An online prep course may be purchased from the ACT website. Prep books are available from the library and from bookstores. The official ACT prep book uses actual questions from past tests. Live prep courses are also available locally.
	7. The ACT is accepted by most colleges and universities, including those on the east and west coasts.
	8. Many schools will “super-score,” i.e., combine the highest subtest scores from each test date to arrive at a super-score to be used for admissions and/or scholarships. For example:
		1. 1st test date: 27 English, 23 Math, 27 Reading, 23 Science = 25 composite
		2. 2nd test date: 25 English, 25 Math, 25 Reading, 25 Science = 25 composite
		3. Superscore: 27 English, 25 Math, 27 Reading, 25 Science = 26 composite
2. SAT ([www.sat.collegeboard.org](http://www.sat.collegeboard.org))
	1. Administered 7 times a year, between October and June
	2. Most students now take this (and/or the ACT) several times beginning sometime in their junior year. Most students will need to have taken the test by mid-fall of their senior year to meet admissions and/or scholarship deadlines.
	3. Accepted by most colleges, including those in the Midwest
	4. Currently consists of several multiple choice sections in each of three subjects: critical reading, mathematics, and writing. The test also includes a mandatory 25-minute essay. The score on the essay section is combined with the score on the writing section. Students then receive three subscores (Critical reading, Math, and Writing) and a composite score.
	5. Sign-up online through SAT to take at a local high school. You do not need to get prior permission from high school officials. Check SAT website for test dates, sign-up deadlines, and inclement weather instructions. Student will need an official current photo ID. See ID requirements on website and note carefully; SAT has become very strict about this due to recent cheating scandals. You will also need to print an admission ticket that includes a photo.
	6. Testing accommodations may be available for those with special needs. Must be arranged through SAT in advance. General consensus is that this is not an easy process.
	7. **SAT is substantially changing the format of the test beginning in spring 2016**. The essay will be optional and will be scored separately. Students will be given 50 minutes to write the essay. The critical reading and the writing sections will be combined into a single “evidence based reading and writing section.” The result will be two required sections (reading/writing, and math, all multiple choice) and one optional section (essay).
	8. Prep materials available online, in book form, and in live courses locally.
	9. Some schools will super-score
3. Prep tests for the ACT and SAT
	1. ACT Explore and ACT PLAN
		1. Explore designed for 8th and 9th graders; PLAN designed for 10th graders
		2. Same structure as ACT, but with difficulty levels adjusted. Helpful tool to identify areas of strength and weakness.
		3. Also includes an interests assessment with college major and career suggestions
		4. **ACT is phasing out these tests**. They may still be available at some local schools. Check school websites for availability and dates. Contact guidance counselor at your local public school and ask permission for your student to sit for the test. If your local school is unwilling to accommodate you, try others. Private schools might be more accommodating. Official photo ID may or may not be required.
	2. ACT Aspire
		1. Replacement for ACT Explore and ACT PLAN
		2. Test is available to administer twice a year (once in fall, once in spring)
		3. Testing may be available at local schools; check school website for availability. Call school guidance counselor for permission to have your student sit for the exam
		4. Test is geared toward 8th, 9th and 10th graders
		5. Computerized testing; paper tests available for additional fee
		6. For homeschool group testing, speak to ACT account manager. Previously, an area homeschool parent was able to purchase ACT Explore and Plan exams and administer them to any interested homeschool student
		7. <http://www.discoveractaspire.org/?_ga=1.120982216.1104242793.1425581794>
	3. PSAT
		1. Designed for high school juniors, but some students take as early as freshman year.
		2. Structured like PSAT, but with difficulty level adjusted. No essay.
		3. Scores from junior year are used to select National Merit Semi-Finalists and Commended Scholars. Some colleges give substantial scholarships to National Merit finalists.
		4. Students who show promise of achieving National Merit Semi-Finalist status might be encouraged to take the test prior to junior year for practice.
		5. Only given once a year (in October).
		6. Will need permission of local high school to allow homeschooler to sit for test. (Shawnee Mission and Olathe districts both allowed my children to sit for the PSAT). Call in mid-August to ensure you meet sign-up deadline. Official current photo ID will be required.
4. Other tests:
	1. SAT Subject Tests sat.collegeboard.org/about-test/sat-subject-tests
		1. Demonstrate high-school-level knowledge in any of the following areas: Literature, U.S. History, World History, Math (Level 1 or 2), Biology, Chemistry, Physics, French, German, Spanish, Modern Hebrew, Italian, Latin, Chinese, Japanese, Korean.
		2. Given at the same time as SAT tests (may not be available at all testing locations on all SAT test dates).
		3. Multiple choice tests. One hour in length each; may be possible to take several in one day. Some language tests include listening.
		4. Required of homeschoolers by some schools (mostly by highly selective schools and by some state schools in less homeschool-friendly states).
		5. Prep materials available.
		6. Sign up through SAT (permission of high school not needed). Photo ID required.
	2. AP Tests https://apstudent.collegeboard.org/home?navid=sat-aps
		1. Test knowledge of college-level material as taught in AP classes with AP-approved curriculum.
		2. Prior enrollment in AP course not required; some talented students are able to self-study using AP prep and other materials.
		3. Given once a year on series of dates over a two-week period in May.
		4. Multiple choice and free response. Two to three hours in length.
		5. Required of homeschoolers by some colleges (or as an alternative to SAT Subject Tests). Popular way to enhance applications by anyone to highly selective schools.
		6. Many colleges give college credit for AP tests, depending on the score achieved by students (e.g., some schools might give credit to any student who earns at least a “3” on an AP test; other schools may require a “4” or “5”).
		7. Need permission of local high school to sit for test at their location. Photo ID required.
	3. CLEP <https://clep.collegeboard.org/>
		1. “Test out” of college courses by earning a passing grade on a CLEP test
		2. Can be a cost-efficient way to earn college credits
		3. Not accepted by all colleges
	4. GED <http://www.gedtestingservice.com/ged-testing-service>
		1. Alternative to homeschool diploma
		2. In Kansas, a homeschooled student must be 18 years old to take the GED, or be at least 16 and present a graduation certificate or letter of disenrollment from their home school signed by the parent in charge of the home school (indicating the student has the parent’s permission to disenroll from school before age 18 and take the GED).
		3. Four content areas: Language Arts, Mathematical Reasoning, Science, Social Studies. Question types include extended response, fill-in-the-blank, drop-down (multiple choice), short answer. Total test length is over 7 hours; students sit for each section on separate days. Students may sign up for and complete one section at a time. Students may retake sections (some waiting periods may apply).
		4. Given on computer; paper tests given only as accommodation. Other accommodations may be available.
		5. Substantially revised in recent years; difficulty has increased; prep materials available. Practice test (GED Ready) is available online.
		6. Local test centers include JCCC, Centriq Training (Leawood), Lawrence Public Schools (old Centennial School).
		7. The GED is not available in Missouri, but the HiSET (High School Equivalency test) is. <http://dese.mo.gov/adult-learning-rehabilitation-services/high-school-equivalency>. Missouri residents might also be allowed to take the GED in Kansas.
		8. Some colleges require the GED or HiSET from homeschooled students for admission.

**Searching for Colleges**

1. Search engines
	1. SAT search engine – narrow by test scores, selectivity, type of school, location, campus and housing options, majors and learning environment, sports and activities, academic credit, cost, support services, diversity: <https://bigfuture.collegeboard.org/college-search?navid=clep-cs>
	2. Peterson’s – similar selection criteria to SAT search engine <http://www.petersons.com/college-search.aspx>
2. Books
	1. *Colleges That Change Lives: 40 Schools That Will Change the Way You Think About Colleges*, by Loren Pope. Highlights 40 little-known liberal arts colleges that, in the author’s opinion, provide an education that is superior to many better-known highly-selective schools. “[R] emains the definite guide for high school students (and their parents) who are looking for more in their college education than football, frat parties, and giant lectures.” Includes chapters on what students should be looking for in a college; homeschooled students; students with learning differences. <http://www.ctcl.org/>
	2. *Fiske Guide to Colleges*, by Edward B. Fiske. Comprehensive overview of more than 300 colleges and universities, with “insider” information about the academic climates and social and extracurricular scenes at each; strongest programs; comments from current students; and “best buy” recommendations.
	3. *Cool Colleges for the Hyper-Intelligent, Self-Directed, Late Blooming, and Just Plain Different*, by Donald Asher. Highlights some “hidden gems” in the higher education landscape, including free colleges, schools that don’t give grades, schools that don’t require the SAT/ACT, schools where a student can design her/his own program, and schools that offer programs in unusual areas such as computer game studies, comedy, auctioneering, special-effect make-up, and more.
3. College Fairs
	1. Shawnee Mission East hosts a huge college fair each fall (usually October)
		1. Attended by representatives of ~200 colleges and universities from around the country.
		2. Some tables are staffed by admissions counselors and provide a good opportunity to ask questions, especially homeschool-specific questions. Other tables are staffed by local alums and are less helpful.
		3. Go early. It will be packed and it can take several hours to get around to all the tables you want to visit.
		4. Check the Shawnee Mission East website in advance for info about parking/shuttles.
		5. http://shawneemissioncollegeclinic.blogspot.com/
	2. Olathe schools also have hosted a college fair in the past; unclear if they still do this
	3. The “Colleges that Change Lives” consortium has hosted a college fair in KC in the past with virtually all 40 schools in attendance. A college fair is not currently scheduled for KC this year, but check the website in future years. [www.ctcl.org](http://www.ctcl.org)
4. Other search tips:
	1. Peruse college websites, and invite your student to do the same.
	2. When your student signs up to take the PSAT, the SAT, or the ACT, he/she may opt to receive materials from colleges that might be interested in someone with his/her qualifications.
		1. If you do so, prepare for your mailbox to be overflowing with college brochures.
		2. Still, this is a great way for students not only to discover colleges they might otherwise have been unaware of, but to see the marketing tricks that schools use to entice students to apply.
	3. Don’t limit your search to “big name” schools. Look for the hidden gems – good schools that you may not have heard of but that would be a great fit for your student’s particular interests, strengths, and needs.
	4. Don’t worry too much about cost during the initially stages of your search. Many schools that appear to be out-of-reach financially based on their sticker price can be bargains once financial aid is taken into account. At the same time, advise your student to remain realistic and not to fall in love with a “dream school” that may be out of reach financially.
	5. Research and compare schools using the Common Data Set
		1. Data about every U.S. college and university, presented in a standardized form
		2. Provides objective data about schools, such as admissions criteria, average SAT/ACT scores and GPA of current entering class (with quartile breakdown), tuition and fees, retention rates, percentage of minorities and men/women, percentage of applicants accepted/wait-listed/rejected, percentage of students living on campus, average financial aid awards (need and non-need), class sizes, student-to-faculty ratio, degrees conferred by discipline
		3. To access a particular school’s common data set, go to the school’s home page and search for “common data set.”
	6. Tour college campuses when the opportunity arises.
		1. In your student’s freshman and sophomore years, take casual, self-directed tours of campuses in cities you might be visiting for any reason. This will give them a feel for the type of school (e.g., small vs. large) they might like to attend and will get them thinking about college options.
		2. Your student may also have opportunities to visit local or regional campuses to attend events for high school students (e.g., science days, music competitions, Duke TIP Scholar weekends at KU).
		3. In your student’s junior year, start to identify the colleges your student might be interested in attending and, at least by the spring of their junior year, arrange for formal campus visits where possible.
			1. Formal visits almost always include a campus tour and a presentation by the admissions office.
			2. Sometimes visits also include opportunities to sit in on classes, go to lunch with a student, meet with a faculty member, spend the night with a student in the dorm, and meet one-on-one with admissions reps.
			3. If formal visits don’t automatically offer these options, they can often be arranged simply by asking the admissions office.

**Applying to Colleges**

1. Many schools specifically state their admissions requirements for homeschoolers. Others don’t. If a school your child is interested in doesn’t specifically say what they want from homeschoolers, ask. They may want what they want from all applicants. A few schools will have special requirement that aren’t spelled out on their websites.
2. Admission requirements for all Kansas regents schools except KU (i.e., K-State, Wichita State, Emporia State, Pittsburg State, Fort Hays State): “If you are a Kansas resident who will graduate from an unaccredited high school [homeschool] during the 2015-2016 academic year or later, you can guarantee admission to five of the state’s universities by completing coursework equivalent to the Qualified Admissions or Kansas Scholars curriculum with a 2.0 GPA and by achieving an ACT score of at least 21 or an SAT score of at least 980. If you enroll in college courses while you are in high school, it is also required that you achieve a 2.0 GPA or higher in those courses.”
3. KU admissions requirements for graduates of unaccredited schools:
	1. 2.0+ GPA in the Kansas Qualified Admissions curriculum and
	2. 3.0+ overall GPA and 24+ ACT (1090+ SAT) or
	3. 3.25+ overall GPA and 21+ ACT (980+ SAT )
	4. If applicable, achieve a 2.0 GPA or higher on any college credit taken in high school
	5. KU also offers an Honors Program (separate application). Average ACT score of admitted students is 32, average GPA is 3.95 (unweighted). No minimum ACT/GPA required; curriculum, resume and essay all evaluated. <http://honors.ku.edu/>
4. Students who do not meet the automatic admissions requirements at the Kansas regents schools may be evaluated individually and offered admission.
5. University of Missouri requirements for homeschooled students:
	1. 24+ on ACT or SAT 1090+ or GED with 500+ on each subtest
	2. Transcript showing required coursework (see “College Prep Coursework: What is Required?”).
	3. Admission is not automatic for any homeschooled student
	4. Honors College Available (essay required for application). <http://honors.missouri.edu/>
6. Other potential requirements for homeschoolers or for all applicants
	1. Common Application (see below)
	2. One or more SAT Subject Tests and/or AP tests
	3. GED
	4. Narrative transcript listing courses taken, texts used, other details about coursework
	5. School profile or explanation of homeschooling methods and philosophy
	6. Letters of recommendation
	7. Interview (in person with admissions rep on campus, in person with local alum, or with admissions rep via Skype)
	8. A few schools that are uninformed about homeschooling may ask for requirements that don’t make sense, e.g., letter from school district approving your homeschooling curriculum, certification from state agency that supervises homeschooling indicating the student has graduated.
7. Example of admission application requirements at small private liberal arts college (Knox College):
	1. Common App plus application fee
	2. Transcript or other detailed documentation which lists the subjects studied each year, a description of each course of study, and major texts used or literature read
	3. Letter of recommendation
	4. Transcripts from any college or university attended
	5. ACT or SAT score
	6. Optional: Scholarship portfolio, audition videos or other scholarship submissions (for creative arts scholarships)
	7. Admission interview
	8. Conducts holistic review of application
8. The Common Application (the “Common App”)
	1. <https://www.commonapp.org>
	2. Standardized electronic application used by over 500 colleges
	3. Apply to multiple colleges with one form
	4. Allows for electronic submission of transcript, letters of recommendation
	5. Some homeschoolers choose to submit transcripts and letter of recommendation on paper via snail mail to each college; can be tricky to upload multiple-page narrative transcript, and outside recommenders may have difficulty figuring out how to submit their letter electronically through the Common App
	6. Some schools also require a Common App supplement asking for additional information (submitted electronically with the main Common App)
9. Application fees
	1. Typically range from $30 to $65 per school
	2. May be waived for needy students
	3. Many schools will waive the fee if you meet certain conditions, e.g., visit campus before applying, apply early action, etc. Ask an admissions rep if the school waives fees and, if so, under what circumstances
10. Where to apply – reach, fit and safety schools
	1. Reach school: student’s chances of admission are relatively low, because the college has a low acceptance rate (e.g., Ivies, highly-ranked liberal arts colleges and national research universities) and/or the student’s qualifications are below average for that school
	2. Fit school: one at which the student’s chances of admission are good because a substantial percentage of students who apply are accepted and the student’s qualifications match the average qualifications of admitted students at that school
	3. Safety school: one at which the student’s chances of admission are very high or are certain based on the percentage of students admitted and the student’s qualifications as compared to the average student admitted at that school. Kansas regents schools are academic safety schools for Kansas students if the student meets all of the requirements for qualified admissions.
	4. Many students apply to a combination of reach, fit and safety schools.
	5. The general recommendation is that every student should apply to at least one safety school (unless that student is admitted to their first choice school during early action/decision and the school is also a financial safety)
	6. Financial reach, fit and safety:
		1. Reach: School would be difficult/impossible to afford without significant financial aid
		2. Fit: school would cost a significant portion of what the family can afford without financial aid or with guaranteed financial aid (e.g., automatic scholarships), but would be doable
		3. Safety: school would be easily affordable without financial aid or with guaranteed financial aid
	7. General recommendation is that every student should apply to at least one financial safety school that is also an academic safety.
11. When to apply
	1. Each school sets its own deadlines for admission applications
		1. Most schools set a deadline sometime in January
		2. Some will have earlier deadlines for those applying early action, early decision, etc.
		3. Some schools (mostly less selective ones) will have rolling admissions, i.e., you may submit your application at any time and the school will act on it within two to four weeks (typically); school will continue to accept students until the entering class is full, even through the summer in some instances
	2. Early Action, Early Decision, etc.
		1. Allows student with strong interest in a particular school to get an admissions decision early in their senior year
		2. At some schools, a student’s chances of admissions are greater if they apply in an early round
		3. Deadlines are typically in November and December
		4. Early Decision: student applies to one school only and commits in advance to attending that school if he/she is accepted. Difficult for students who need to know what financial aid they will receive before making a commitment, as financial aid awards aren’t finalized until months after the student needs to decide whether to accept the offer of admission. Typically used only by the most selective schools. If student is waitlisted or denied admission during early decision round, student is free to apply to other schools during regular decision round (or in a later early action round).
		5. Early Action: student may apply to multiple schools during early action and receive an admissions decision early. May increase a student’s chance of admission. Students who apply early action at some schools get first priority in scholarship money. Student is not required to commit until Decision Day.
12. I’ve been accepted. Now what?
	1. Compare offers. Consider programs, location, cost, aid, type of school, extracurriculars, and “fit”
	2. Visit the campuses you are considering if at all possible. There are some things a brochure or website can’t tell you. Many students experience an “aha” moment while on campus, when they realize that a school is a great fit, or is not.
13. What if I didn’t get into my top choice school?
	1. Parents can help students during the admission process to prepare for any outcome
		1. Encourage students to apply to at least one academic and financial safety school that they would be happy attending. “Love your safety” is common, sound advice.
		2. Help students maintain perspective and keep expectations realistic.
		3. Talk frankly with students about financial restrictions and family resources.
	2. Students should be reassured that a successful college experience depends more on what a student puts into their college experience than where the student goes to school.
	3. A good read: <http://cognoscenti.wbur.org/2015/03/04/getting-in-admissions-holly-robinson?utm_source=twitter&utm_medium=social&utm_campaign=wbureve>

1. Decision Day: May 1
	1. Nearly all colleges require students to accept an offer of admission, if they intend to accept it at all, by this date
	2. After May 1, schools with seats remaining in their entering classes may extend offers to student who were previously “waitlisted”
	3. Some schools allow some leeway in the May 1 date, but don’t assume.
	4. Enrollment deposits are due by this date.
	5. Housing deposits may be due by this date, or they may be due earlier. At some schools, students who submit their housing deposits earlier will be given their first choice in housing. At other schools, all students who pay their housing deposit by May 1 will be treated equally in housing assignments. Some schools do not require a separate housing deposit.

**Affording College**

1. Don’t assume you can’t afford a particular school because you can’t afford its “sticker price.” Many schools have substantial merit- and need-based aid available, beyond student loans and Pell grants. At some schools (especially pricey private schools), almost no one pays sticker price.
2. Every school is required to have a “net price calculator” on its website.
	1. Calculator uses factors such as a student’s GPA and test scores, family income and assets, and the number and ages of children in the family to provide a rough estimate of how much need- and merit-based aid would likely be available to your student at that particular school.
	2. Use this during your college search to get an approximate idea of what the school might cost your student, so you can know in advance whether it is realistic to think your family might be able to afford the school. It can be helpful to have some test scores (PSAT, ACT/SAT) early in the search process so you have some realistic numbers to plug into the calculator.
3. At some schools (especially state schools), determining your actual cost may be as simple as plugging your student’s GPA and ACT score into a grid.
	1. E.g., KU’s grid for Kansas freshmen: <http://admissions.ku.edu/cs>
	2. Keep in mind that these grids might not include more generous discretionary scholarship money that might also be available. They also do not include need-based aid, such as Pell grants.
4. Midwest Student Exchange Program. <http://msep.mhec.org/>
	1. Students who live in Kansas or Missouri may attend one of over 100 colleges in Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota or Wisconsin at discounted rates.
	2. E.g., Kansas residents attending Truman State University – the highly selective university in the Missouri state system – do not pay the full rate for out-of state students; instead, they pay 150% of in-state tuition.
	3. Participating schools include both private and public colleges and universities.
	4. See college websites for discount details.
5. Deadlines for applying for scholarships.
	1. Do your research in advance and be aware of these deadlines. Some can be quite early.
	2. E.g., KU’s deadline for applying for scholarships is November 1 (this is another reason to take the ACT early).
6. Some schools do not require separate scholarship applications; instead, they use the information from the college admission application to determine scholarship awards.
7. Scholarships are available to Kansas residents from the Kansas Board of Regents based on various criteria
	1. E.g., students interested in nursing or teaching, ethnic minorities, etc.
	2. See website for details and requirements <http://www.kansasregents.org/students/student_financial_aid>
8. Caveat about merit-based aid: Be aware that some colleges may have different criteria for awarding merit-based aid to homeschoolers.
	1. Some “automatic” scholarships may not be available to homeschooled students at all. Sometimes, this information will not be available anywhere on the college’s website.
	2. E.g., the Mizzou Heritage Scholarship (which automatically provides in-state tuition rates to out-of-state students whose parents attended MU and who have a certain minimum GPA/class ranking and ACT) is not available to homeschooled students; this information is not provided on MU’s website.
	3. I am aware of one school (the University of Connecticut) that does not provide any scholarships to homeschooled students at all, no matter what their qualifications are (again, this information is not on the school’s website). There may be others like UConn, but I don’t know of any.
	4. This appears to be more of an issue in less homeschool-friendly states and with state schools that consider themselves to be more elite.
	5. If the website or other materials from a particular school do not specifically state that scholarships are available to homeschooled students, ask an admissions rep directly, “Are these scholarships available to homeschooled students?” Get it in writing by asking in an email or by following up an in-person or phone conversation with an email confirming the information you were provided.
	6. As far as I can tell, this is only an issue at state schools.
9. Non-academic scholarships
	1. Athletic scholarships
		1. NCAA has very strict rules regarding eligibility
		2. These rules include strict requirements about the high school curriculum
		3. Students interested in athletic scholarships at NCAA Div. I or II schools should consult NCAA early in the student’s high school career
		4. Students at Division III schools are not eligible for athletic scholarships (but many Div. III schools provide significant academic scholarships)
		5. Most athletic scholarships cover only a small portion of the total cost of attendance.
	2. Creative Arts scholarships (visual arts, dance, drama, music, creative writing)
		1. Portfolio or audition typically required
		2. See school’s website for details
10. Scholarships from private sources.
	1. Nationwide scholarships (e.g., the Amazon Student Scholarship) may be “long-shots” because thousands of students apply for them. Time filling out these applications might be better spent by the student earning money in a part-time job.
	2. Scholarships with a smaller applicant pool might be more worthwhile. Examples include scholarships offered by local philanthropic or civic organizations, by a parent’s employer, or by an organization to which you or your child belong.
	3. Usually these scholarships are relatively small in amount, but they can be useful for covering expenses such as books and supplies.
11. Need-based awards
	1. Based largely on the information provided on the FAFSA. [www.fafsa.org](http://www.fafsa.org)
	2. You will need to complete this form early in the calendar year that your child will begin college, and in each subsequent year. Deadlines can be as early as February 1.
	3. Estimated tax information can be used to meet deadline; updated tax numbers can be provided when taxes are completed.
	4. FAFSA must be completed in order to receive federal student loans, Pell grants, and need-based aid provided by the college.
	5. Some colleges require a supplemental form. E.g., Knox College requires a supplemental form that asks for information not provided on the FAFSA, such as amount of equity in the family home, value of business, and cost paid for other children attending college or private K-12 school.
12. Education tax benefits
	1. Federal tax benefits (can only use one of the following per child in any tax year)
		1. American Opportunity Tax Credit (federal)
			1. Up to $2,500 tax credit per child for tuition, fees, and required course materials (a credit is an amount subtracted from your tax bill)
			2. Income limits, other rules apply; portion of the credit is refundable
			3. Usually the best federal tax benefit for most people
		2. Lifetime Learning Credit
			1. Up to $2,000 tax credit for tuition and fees
			2. Other rules apply
		3. Tuition and Fees deduction
			1. Up to $4,000 tax deduction (not credit) for tuition and fees
			2. Other rules apply
	2. Kansas tax benefit
		1. Kansas state tax deduction for contributions by Kansas residents to any 529 Plan (either the Kansas Learning Quest Education Savings Plan or any other state’s qualified 529 tuition program).
		2. Up to $6,000 tax deduction per student if married filing jointly, $3,000 per student for other filing statuses.
		3. Illustration only: A typical Kansas couple paying at least $6,000 in higher education expenses for a dependent may save nearly $300 on their Kansas taxes by putting that $6,000 into a 529 Plan first, and then withdrawing it to pay higher education expenses for that dependent. See your tax adviser for details and advice.
		4. <http://www.ksrevenue.org/faqs-taxii.html>
	3. Missouri tax benefit
		1. Missouri residents receive a Missouri state tax deduction for contributions to the Missouri-sponsored 529 Plan (but not to plans sponsored by other states)
		2. Up to $16,000 for married couples filing jointly, up to $8,000 for others
		3. <https://www.missourimost.org/content/choose_taxbenefits.html>
13. Other money-saving strategies
	1. Community college for general education and intro courses.
		1. Be sure credits will transfer to the four-year college of your choice and will be applied to that college’s general education requirements or to the specific requirements of the student’s intended major or minor
		2. Keep in mind that academic scholarships for transfer students may not be as generous as those for freshmen, thereby cancelling out some of your cost savings.
		3. To preserve freshman status, take community college classes while still a high school student. Credits transfer but student is not considered a transfer student so long as the community college credits were earned before the high school diploma was conferred.
	2. On campus jobs.
		1. Work-study jobs (need-based).
			1. At some schools, those who qualify for work study are not guaranteed a job.
			2. Consult with financial aid office early (e.g., spring before freshman year) to confirm whether a job will be guaranteed and, if not, how to increase the student’s chances of securing a work-study job.
		2. Other on-campus jobs are often available to students who don’t qualify for work study.
		3. Jobs can include general tasks (cafeteria, grounds) as well as jobs in student’s areas of interest or that require special skills, e.g., theatre shop, library, research assistant, photographer. Useful job skills can be developed in jobs such as admissions tour guide, alumni fundraiser, etc. Involvement in extra-curricular activities can also lead to paid positions on campus (e.g., student newspaper editor, student government board member)
		4. Some jobs will cover a significant portion of the cost of attendance. E.g., Resident Assistants at K-State receive free housing, board, laundry, and a paycheck.
		5. Keep in mind that there may be tax implications of campus jobs that pay a significant amount, e.g., free housing, etc. received by resident assistants will be treated as taxable income.
	3. Other ways to save on housing and board
		1. Some dorms offer triple or quad rooms at a discount compared to the double-room rate
		2. At some schools, some dorms are less expensive to live in than others
		3. Some schools offer board (meal) programs at various price levels
		4. Off-campus living can be significantly less expensive if several students share an apartment
			1. But additional costs of transportation, furniture, utilities, etc. can cancel out some savings
			2. If apartment is far from campus, time spent traveling to/from campus can cut into study/activity time; student may become more removed from college life
			3. Landlord issues can distract from school concerns
			4. Be sure all students on lease will be responsible; roommates may end up paying a deadbeat’s unpaid rent, damage to apartment, etc. Plan in advance what will happen if one roommate drops out of school or moves out for any other reason
			5. Meal plans may be available on campus for students living off campus
			6. On-campus apartments may be another option for students who have tired of dorm life and want more privacy and freedom, but may be more expensive than off-campus options
	4. Saving on books
		1. Buy used from campus bookstore, fellow students, or third-party suppliers (e.g. Amazon, Half Price Books)
		2. Rent textbooks
		3. Buy and then resell (Amazon buys some textbooks and pays shipping)
		4. Borrow textbooks from classmates who have taken class previously
		5. E-books
	5. Transportation costs
		1. Evaluate whether your college student needs a car to travel to and from home or while he/she is at school. A car can add significantly to the cost of a college education, especially when one adds in gas, maintenance, and insurance. On the flip side, a student without a car who is away at school can earn parents a discount on their car insurance.
		2. Some campuses have limited parking for cars; some do not allow freshmen to have cars or have limited parking for freshmen.
		3. Many colleges have free or low cost shuttles or buses to take students to nearby shopping and/or to transportation hubs (airports, bus stations, etc.). E.g., Knox College runs low-cost shuttles to nearby airports several times a day at the start and end of each break period. The University of New Hampshire has a free bus system that runs several times a day throughout the semester to area shopping centers as well as to regional bus terminals.
		4. Many schools are located in bike-friendly communities. Many are also located in pedestrian-friendly communities. Restaurants and shopping may be within just a few blocks and easily accessible by bike or on foot.
		5. Many colleges are located in cities with city bus systems.
		6. Some campuses are located near Amtrak stations or near commuter rail or subway/light rail systems.
		7. Many campuses have Zip Cars or similar services available that allow students to rent a car by-the-hour when needed. Cabs are also an option in most cities for occasional in-town travel.
		8. Some schools provide free or low-cost cars to students doing local college-related work off-campus, e.g., Knox College has an electric car available to loan at no cost to any student participating in local community service projects.
		9. Most campuses have convenience stores on campus where students can buy essentials. Essentials that cannot be purchased on campus (or within walking distance) are almost always available online, often with free shipping.
		10. Students without cars can almost always find a student with a car to give them a lift somewhere locally when needed. Students who receive rides in this way may offer gas money or pizza in return.
		11. If transportation by car is the only option to get between campus and home, consider ride-sharing. The office of admissions may be able to put you in touch with other students who live in your area. Students can also network using class Facebook groups (e.g., UNH Class of 2019 Facebook Group). Many colleges also have Facebook pages dedicated to ride-sharing throughout the school year.
		12. If you do provide your student with a car, consider whether an inexpensive, older car plus a AAA card is sufficient, or whether a more reliable (and expensive) vehicle is needed due to factors such as the student needing to travel long distances in winter weather, etc.
	6. A money-saving strategy for the truly adventurous: college outside the U.S.
		1. U.S. colleges in general are far more expensive than colleges in many other English-speaking countries, even after taking financial aid and travel into consideration
		2. Admissions rules vary; may be more difficult for U.S. homeschoolers to earn admission
		3. Foreign universities may not offer all of the same amenities and extracurriculars offered by U.S. colleges and universities
		4. Students at many foreign universities focus more exclusively on their major course of study; less emphasis is placed on general education
14. Negotiating a financial aid package
	1. At some schools, students may request a review of their financial aid package
	2. Sometimes, this results in the aid award being increased
	3. Tact is required. ☺
	4. Grounds for increasing an award:
		1. School #2 has offered the student more financial aid, but School #1 is the student’s first choice. School #1 may want an opportunity to see if they can match, exceed, or at least come close to School #2’s award. This works best if the schools are similar in type (e.g., two liberal arts colleges) and/or often compete for the same students.
		2. The student has significant new achievements that were not taken into account when the aid award was first decided upon. E.g., the student has since completed community college courses and earned high grades in those courses; the student has retaken the ACT or SAT and improved his/her score.
		3. In the case of need-based awards, there are significant financial concerns that were not included in the FAFSA and/or the family’s financial condition has changed significantly since the FAFSA was submitted. E.g., job loss, divorce, medical expenses.
	5. Not all schools will review aid awards.

**Gap Years**

1. An opportunity to work, travel, complete a year-long project, or study abroad after finishing high school and before starting college.
2. An increasingly popular option; most schools look favorably on students who take a gap year. Students enter college more mature and with greater self-knowledge and purpose.
3. Students who take a gap year to work can earn a significant amount of money to apply to the cost of their education (note that this may affect any need-based award in future years).
4. Most students apply to colleges in their senior year, decide which offer of admission to accept, and then request a deferral of admission for one year.
5. Deferrals are typically given so long as the student does not intend to attend college elsewhere during his/her gap year.
6. Some colleges will hold merit aid awards; others will not. If not, a student may reapply for merit aid.
7. Student must re-apply for need-based aid, as financial circumstances can change yearly.
8. Students may instead apply to colleges during their gap year, but depending on where the student is and what they are doing, this could be complicated logistically.
9. One Gap Year option: Rotary International Student Exchange
	1. Live abroad with a host family
	2. Attend local high school in host country
	3. Learn a new language
	4. Applications accepted in fall; admission is not guaranteed (each local Rotary club sponsors 1-2 students per year)
	5. Less than half the cost of comparable student exchange programs (e.g., AFS); additional financial aid available for families who qualify; students receive spending allowance in country
	6. Families sending a student on exchange are not required to host a student in return (but are encouraged to do so and/or to invite interested local families to host an exchange student)
	7. Students receive training locally; have support of Rotary members at home and in host country during exchange
	8. Apply through your local Rotary club
	9. More information, and application materials for Eastern Kansas District 5710 here: http://www.clubrunner.ca/Portal/SitePages/SitePage.aspx?did=5710&pid=30205