Book One: Making the Decision to Attend College

Developing your Vision

while Attending College



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FOREWORD
COMBINING TIMELESS TRADITIONS AND A COLLEGE EDUCATION 2
GETTING THE ANSWERS TO YOUR QUESTIONS
MAKING THE DECISION TO ATTEND COLLEGE
THE VALUE OF A COLLEGE EDUCATION
WHERE ARE YOU NOW?
WHERE DO YOU WANT TO GO?
HOW LONG WILL IT TAKE TO GET THERE?
WHAT DOES COLLEGE COST?
HOW DO I CHOOSE A COLLEGE?
SO WHAT'S STOPPING YOU?
WHAT'S NEXT?
A TIMELINE
THE FIRST STEP IN THE REST OF YOUR LIFE





ach person on this planet is a unique and special individual. Each one of us has gifts to contribute to the world. Deciding how to make that contribution, however, isn't always so easy.

Your Indian heritage can help guide your way. From ancient times until today, Native Americans have helped their people as teachers, caregivers, healers, artists, ecologists, leaders, and wise ones. For centuries, the wisdom of the people has been passed from generation to generation.

Combining Timeless Traditions and a College Education

Today, Indians still learn from their elders. But they also know that in the 21st century, Indians must find additional knowledge through education. They know that attending college is one of the best ways to develop their potential and earn a respected place in their community and tribe.

For you, college might mean a four-year degree or graduate school, or it might mean a one- or two-year vocational course or associate's degree. But no matter what path you pursue, a college education will help you develop a vision for the rest of your life.

Getting the Answers to Your Questions

Going to college isn't easy, of course. But it is possible. That's why the American Indian College Fund and the National Endowment for Financial Education[®] have teamed up to produce a series of books to help you find the answers to your questions about attending college. Whether you are still in high school or are thinking about returning to school, we hope these books will be a useful source of information.

Please note that this series is divided into four books. Book One helps you sort out the decisions you need to make about going to college and choosing a school. Book Two provides information on paying for college and applying for financial aid. Book Three provides tips on how to manage your money while you're in school. Finally, Book Four looks beyond college to the careers and other opportunities that will be open to you because you have a college education.

Together, we hope these books will convince you that going to college is within your reach, no matter what your age or financial situation. It may be a difficult journey at times, but without doubt, it is worth the sacrifice.

And remember, you won't have to face the challenge alone. There are many people in your tribe, your community, and your school who will be willing and honored to help. "If we could only articulate to students the power of education.... I literally came up from the street to the halls of Congress by determining to get an education, to work and contribute to society so that I might make this world a better place for all people."

U.S. Senator Ben Nighthorse Campbell Northern Cheyenne

Making the Decision to Attend College

The Value of a College Education

Indians go to college for the same reason as any American—to make a better life for themselves and their families. The benefits of attending college are undeniable. During your college years, you will:

- Develop a vision for your future
- Acquire knowledge that can never be taken away
- Decide what work you will do in your life and obtain the skills you need to do that work
- Begin to provide a brighter future for yourself and your community
- Become a role model for your children and your tribe



The Facts

Did you know that...

- People with a college education have better job opportunities. For example, 9% of U.S. citizens without a high school diploma were unemployed in 1996, compared to only 4.8% of people with a high school education. Even more impressive, only 4.3% of people with some college, and 2.4% of people with a college degree, were unemployed. (Source: U.S. Department of Education)
- People with a college education earn more money. In 1995, a man with a college degree earned nearly 89% more than a man with a high school diploma, and a woman with a college degree earned almost 73% more than a woman who had only graduated from high school. Estimates are that today's college graduates will earn well over \$500,000 more during their working years than someone who did not attend college. (Source: U.S. Department of Education)
- A college education can help you fight poverty in your community. On some Indian reservations, where unemployment rates can be as high as 85%, more than 90% of the community's college graduates are employed or go on to further their education. Many of these graduates come back to their reservation, pueblo, or community to help their people. (Source: American Indian College Fund)

Blackfeet Community College, Montana

"Colleze can help you in your life today, tomorrow, and for all our futures."

Richard West Southern Cheyenne Director, National Museum of the American Indian Smithsonian Institution

Culinary arts students Southwestern Indian Polytechnic Institute, Albuquerque, New Mexico

2 here Are you Now?

Statistics are well and good. But what about you? Where are you in the decision to attend college? Use the worksheets that follow to jot down some notes that may help you move forward with this important decision. Let's start with where you are right now.

21hich of the Following Applies to You?

- □ I am in high school and plan to go to college or a vocational school.
- □ I am in high school, with no plans to go to a college or vocational school.
- ☐ I have a high school diploma, but am either unemployed or in a dead-end job.
- ☐ I dropped out of high school, and am either unemployed or in a dead-end job.
- □ I have a family and want a better education so I can provide for them.
- I am dissatisfied with my current job or career.

Alhere Do you Alant to So?

Where would you like to go from here? In other words, what job or career would you like to have in, say, the next four to six years? For now, don't worry about how you'll get there. Just write down the occupation you think you would like to have.

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"J've always been taught that you need an education to get anywhere."

Natalie Demontiney Chippewa-Cree Stone Child College Montana

Crownpoint Institute of Technology, New Mexico

How Long Will Jt Take to Set There?

Most careers today require some kind of education beyond high school. For some careers, you may have to complete a one- or two-year vocational program or get a two-year associate's degree. Other careers require a four-year bachelor's degree, or graduate work beyond college. And, of course, not everyone can go to school full-time. If you must work or take care of a family while you are in school, it may take you longer to graduate.

Look at the list of jobs on page 10 to see the kind of college preparation that may be required. If your job isn't listed, ask someone who has the job what kind of education is required, talk to a school guidance counselor, or go to your library and check the Occupational Outlook Handbook.

(A note: You may change your career plans after you're in college. That's O.K. The important thing is to get started on the road toward a better education.) I'm interested in a career as a ______. This career will require a ______. (associate's, bachelor's, graduate) degree. I estimate it will take me _____ years to complete my education.



Southwestern Indian Polytechnic Institute, New Mexico

8

Beau Mitchell Chippewa-Cree Stone Child College/ Montana State University Montana

Beau Mitchell used to hate science. That was before he learned how science could help his home at Rocky Boy's Indian Reservation have cleaner water and a healthier environment.

Now, Beau is a science whiz. As part of his environmental science studies at Stone Child College, Beau did water pollution testing at his reservation. He was also the science bowl captain. The one-on-one attention Beau received from his science instructors at Stone Child College inspired him. He recently transferred to Montana State University to continue his environmental studies.

Beau is close to his grandparents and is knowledgeable in the cultural ways of his tribe. "If I can help save my land," the 20-year-old says, "maybe I can help save my people." Examples of Jobs Requiring College Preparation

Two-Year College (Associate's Degree)

Computer Technician

Surveyor

Registered Nurse

Dental Hygienist

Medical Laboratory Technician

Commercial Artist

Hotel/Restaurant Manager

Engineering Technician

Automotive Mechanic

Administrative Assistant

Water and Wastewater Treatment Plant Operator

Heating, Air Conditioning, and Refrigeration Technician

Veterinary Technician

Four-Year College (Bachelor's Degree)

Teacher

Accountant

FBI Agent

Engineer

Journalist

Pharmacist

Computer System Analyst

Dietitian

Writer

Investment Banker

Graphic Designer

Geologist

Social Worker

Public Relations Specialist

More Than Four Years (Various Graduate Degrees)

Lawyer

Doctor

Architect

Scientist

University Professor

Economist

Psychologist

Priest or Rabbi

Dentist

Veterinarian

Public Policy Analyst

Librarian

Zoologist

Management Consultant

Source: Planning and Evaluation Service, U.S. Department of Education

Nancy Daugherty Ojibwe Leech Lake Tribal College Minnesota

Nancy Daugherty is the mother of eight children and grandmother to 12. She is a licensed practical nurse.

But, at age 55, Nancy wants to do more. She has gone back to college to brush up on her study skills, earn a degree, and become a registered nurse. A scholarship helps pay her tuition and the high heating bills that result from cold Minnesota winters.

Nancy's goal: to work as a nurse at the Leech Lake Reservation's hospital.

"I would like to see more of our people take care of their own," she says.

Choosing a Career

Sometimes young people don't know what they want to do when they get out of school, or they think they want to go into a career without really finding out what the job entails. Older students returning to school usually have a more realistic idea of what they want because they have been out in the work world and have had a chance to observe a variety of jobs.

One of the best ways to find out if a particular career is really the one for you is to talk to someone already in that career. Better yet, ask if you can shadow the person for a day or a week to get a firsthand look at what the job involves.

Example: You may think you want to be a teacher because you love kids.

Reality Check: A teacher's job is much more than being in the classroom with kids. Teachers must handle lots of paperwork; are expected to serve on committees that meet before and after school; must answer to parents and administrators; grade papers and plan lessons on weekends and during the evenings; and often spend vacation time going back to school to further their education.

When you meet with the person in the career you are interested in, ask the following questions:

- What education does your job require?
- Was it difficult to get a job after you graduated? What are my chances of getting a job in the field?
- ♦ What kind of pay can I expect?
- How many hours do you work in a typical week?
- How does your career mesh with your family responsibilities?
- ♦ What are the pluses and minuses of your job?

If you don't know anyone in the job you are interested in, visit your library and ask for help in finding more information about the career. Or, ask the librarian or a school guidance counselor what information might be available on the Internet about your chosen career. Natalie Estrada Mi-wok D-Q University California

At age 19, Natalie Estrada has already completed four semesters at D-Q University. She is the first in her family to pursue her education this far.

Natalie was elected student government secretary, and she has worked as a tutor and teacher's

assistant. Calculus is her favorite subject.

Natalie's goal: to earn a pharmacy degree. "I want to become a pharmacist," Natalie says, "because I think the field of medicine is wonderful. It's also sacred."

21hat Does College Cost?

The cost of a college education varies so much from school to school and from person to person that it can be misleading to talk about "typical" costs. For example, the College Board estimates that a "typical" four-year education at a public college, including room and board, books, supplies and other expenses, costs \$10,458 a year in the 1998–99 school year. At a four-year private institution, the cost skyrocketed to \$22,533 a year.

But many, many students have found ways to lower these costs. For example, you might decide to start your education at a less expensive two-year community college, and then transfer to a four-year school. You might decide to save money by living at home instead of on campus. You might be awarded a scholarship or grant to pay part of the cost. You might attend a tribal college, which is usually much less expensive than most state schools.

The bottom line: Before you can realistically estimate college costs, you need to have some idea of where you want to go to college. Let's take a look at that decision next.

How Do J Choose a College?

Perhaps you already know where you want to go to school. Great! Ask your high school guidance counselor to help you get information about courses, costs, and application forms. Or, contact the college's admissions office on your own. They will be happy to send you information or meet with you in person to answer your questions. NOTES:

Mike Marshall Rosebud Sioux Sinte Gleska University South Dakota

Four nights a week, Mike Marshall drives 30 miles round-trip to attend classes at Sinte Gleska University. That's after the 39-year-old father of five has put in a full day's work as park manager on the Rosebud Sioux Reservation.

Mike started college 13 years ago to earn an associate's degree in criminal justice. Next semester, he'll graduate with a bachelor's degree in fine arts. After that: a master's degree in sculpture and painting, and the dream to some day support his family with his art work.

What keeps Mike going? "Art takes a lot of inner discipline," he says. "I am constantly setting higher standards for myself."

Mike and his wife Lynette both believe in the importance of education. "I tell my 16-year-old twin daughters: 'Don't give up on your education. Be the best you can be.'"

If You Haven't Chosen a College Yet, Here Are Some Things to Consider

- Do you want to leave home to attend college? Or do you have family ties or job obligations that keep you close to home? If so, what colleges are nearby? Do they offer the courses you want?
- If your dream is to live on campus during college, be part of a large student body, and compete with students from all walks of life, then a four-year mainstream college may be the answer for you. (By mainstream, we mean a college or university that serves the general population.) If not, you may want to consider a smaller community college or a tribal college.
- A two-year community college is usually less expensive and more flexible in its admissions policies than a four-year university. On the other hand, the university will offer more advanced course work, and you may find it has a more challenging environment. Of course, you can always start at a two-year school and transfer later. Also keep in mind that if you go to an in-state public college or university, you will pay less tuition than if you go out of state. And a private school is usually much more expensive than a

public school, although some students get enough financial aid to make up for the difference in cost.

- If the career you've chosen involves technical training, you may decide to go to a technical or business school instead of college. Keep in mind, however, that some technical schools are almost as expensive as college. It's also very important to check out a technical school's credentials and job-placement success because these schools vary widely in quality.
- If you want to attend a school that's geared specifically to the needs of Indian students, you may wish to consider a tribal college.
 Take a look at page 18, which describes the tribal college system.
- After you narrow down your choices, call or write each school for information. Or, ask your high school guidance counselor for the information you need. Compare costs and courses. Talk it over with your family. Then, if possible, try to visit three or four of your top choices to see which school feels right for you.

Sizing Up a College

What to ask a school for:

- The school's accreditation and licensing documentation
- ✤ Its job placement rate
- Admissions policies (grade point required, college placement scores, etc.)
- Costs, including tuition, fees, room and board
- Scholarship, grant, and loan programs
- ✤ A copy of its campus security report
- The school's refund policy if you leave before completing your course work
- Information about programs to support Indian and other minority students

Permission to sit in on several classes and meet with a professor in the field you plan to study.

What to look for when you visit:

- Are class sizes small or large? Do students talk to the professors, or listen and take notes? How do you feel about the atmosphere in the classrooms?
- Are students friendly and willing to answer your questions? Do you see other students like yourself? Are you comfortable with the atmosphere?
- Does the school seem to embrace cultural diversity? Do you have the sense that your Indian heritage will be valued on campus?



Fort Peck Community College, Montana



Tribal Colleges: Educating the Mind and Spirit

One of your college options is to attend a tribal college. In 1968, the first tribal college opened its doors. Today, there are more than 30 tribal colleges in 12 states and others in Canada. Most are located on or near Indian reservations, communities, or pueblos. Together, tribal colleges have 26,000 students representing 250 tribes.

Some tribal colleges offer two-year certificate programs or associate's degrees; others offer four-year bachelor's degrees and graduate course work. Many have state-ofthe-art technical training programs that will give you the skills needed to get a good job and still dovetail with a regular college program if you decide to pursue a degree later.

Tribal colleges are accredited just like mainstream public colleges, but for Indian students, the schools go one step further. Tribal colleges celebrate Native culture by making it the centerpiece of their curriculum. In addition, tribal colleges support Indian students in ways that are rarely matched at other schools. For example:

- Tribal colleges offer courses in Indian language and culture.
- All tribal colleges have an "open" admissions policy. This means that if you have a high school diploma, or you are working to earn one, you can enroll in a tribal college. In addition, you don't have to be an Indian to attend a tribal college. In fact, about 15% of the total tribal college student population is non-Indian.
- Tribal colleges strive to meet the needs of their community. Students who graduate from tribal colleges might go on to become teachers, carpenters, nurses, natural resources managers, computer programmers, artists, small business owners, and more. Tribal colleges not only train students for jobs, they work to help create jobs on reservations and pueblos where poverty is often a crippling problem.

- Tribal colleges offer community services, including alcohol and drug abuse counseling, preparation for high school GED exams, and child care.
- The cost to attend tribal colleges is kept to a minimum. Student tuition and fees average about \$1,900 a year. Tribal colleges operate with both federal government and private funds. (Unlike public community colleges, tribal colleges receive no state tax support.) The private support includes aid from the American Indian College Fund, which directly supported more than 5,000 students last year.
- ✤ The success rate for tribal colleges is excellent. Because of the supportive climate, more than 40% of tribal college graduates go on to pursue further education. Another 50% find jobs—even in areas where unemployment reaches 80%. At non-Native colleges, less than 10% of Indian students successfully earn their degree. Statistics show, however, that students who *first* attend tribal colleges are more likely to succeed once they transfer to public or private colleges.

There is really no "typical" tribal college student. In tribal college classrooms, an 18-year-old high school graduate may sit next to tribal elders who never finished high school. Parents may go to college with their adult children. The average age of a tribal college student is 30, and women outnumber men. Most are parents; many are single mothers. Typically, students live at home while going to school, and many have jobs. Most students are the first in their families to attend college, and nearly all want skills needed for a better life.

Tribal colleges understand the special needs of Indian students and the financial hurdles they must overcome. The cultural, emotional, and monetary support provided to students by tribal colleges gives these students the resolve they need to finish their education.

"Lithout question, the most significant development in American Indian communities since Iorld Iar 2 was the creation of tribally controlled colleges."

Carnegie Foundation for the Advancement of Teaching

Use the space below to make some notes about choosing a college.

What's important to me in choosing a college?

When do I plan to get more information about schools?

What schools might fit my requirements?

Comparing College Costs						
	College A:	College B:	College C:			
-						
Tuition & fees						
Books & supplies _						
Room _						
Board						
Personal expenses _ (clothing, laundry, entertainment, medical)						
Telephone _						
Transportation						
Transportation at school _						
TOTAL						



"One person can make a difference. You can make a difference for yourself, for your family, for your tribe, for the world. Set an education!"

> Ada Deer Menominee Former Assistant Secretary for Indian Affairs Professor, University of Wisconsin

Northwest Indian College, Washington

America's Tribal Colleges

Arizona

1 & ^{1b} Diné College

P.O. Box 126 Tsaile, Arizona 86556 (520) 724-3311 Fax: (520) 724-3327

California

2 D-Q University P.O. Box 409 Davis, California 95617 (530) 758-0470 Fax: (530) 758-4891

Kansas

3 Haskell Indian Nations University P.O. Box H-1305 Lawrence, Kansas 66046 (785) 749-8454 Fax: (785) 749-8411

Michizan

 4 Bay Mills Community College

 12214 West Lake Shore Dr.

 Brimley, Michigan 49715

 (906) 248-3354 Fax: (906) 248-3351

Minnesota

5 Fond du Lac Tribal & Community College 2101 14th Street Cloquet, Minnesota 55720-2964 (218) 879-0800 Fax: (218) 879-0814

6 Leech Lake Tribal College

Route 3, Box 100 Cass Lake, Minnesota 56633 (218) 335-2828 Fax: (218) 335-7845

7 White Earth Tribal &

Community College P.O. Box 478 Mahnomen, Minnesota 56557 (218) 935-0417 Fax: (218) 935-0423

Montana

Blackfeet Community College
 P.O. Box 819
 Browning, Montana 59417
 (406) 338-7755 Fax: (406) 338-3272

Dull Knife Memorial College P.O. Box 98 Lame Deer, Montana 59043 (406) 477-6215 Fax: (406) 477-6219

¹⁰ Fort Belknap College

P.O. Box 159 Harlem, Montana 59526 (406) 353-2607 Fax: (406) 353-2898

11 Fort Peck Community College

P.O. Box 398 Poplar, Montana 59255 (406) 768-5551 Fax: (406) 768-5552

12 Little Big Horn College

P.O. Box 370 Crow Agency, Montana 59022 (406) 638-2228 Fax: (406) 638-2229

13 Salish Kootenai College

P.O. Box 117 Pablo, Montana 59855 (406) 675-4800 Fax: (406) 675-4801

14 Stone Child College

Rocky Boy Route, Box 1082 Box Elder, Montana 59521 (406) 395-4313 Fax: (406) 395-4836

Nebraska

I5 Little Priest Tribal College P.O. Box 270 Winnebago, Nebraska 68071 (402) 878-2380 Fax: (402) 878-2355

16 Nebraska Indian Community College

RR 2 Box 164 Niobrara, Nebraska 68760 (402) 857-2434 Fax: (402) 857-2543

New Mexico

17 Crownpoint Institute of Technology P.O. Box 849 Crownpoint, New Mexico 87313 (505) 786-4100 Fax: (505) 786-5644

18 Institute of American Indian Arts

1600 St. Michael's Drive P.O. Box 20007 Santa Fe, New Mexico 87504 (505) 988-6463 Fax: (505) 988-6459

¹⁹ Southwestern Indian

Polytechnic Institute Box 10146 9169 Coors Road NW Albuquerque, New Mexico 87184 (505) 346-2362 Fax: (505) 346-2343

North Dakota

Fort Berthold Community College
 P.O. Box 490
 New Town, North Dakota 58763
 (701) 627-3665 Fax: (701) 627-3609

21 Cankdeska Cikana Community College P.O. Box 269 Fort Totten, North Dakota 58335 (701) 766-4415 Fax: (701) 766-4077



23 Turtle Mountain Community College P.O. Box 340 Belcourt, North Dakota 58316 (701) 477-7862 Fax: (701) 477-5028

24 United Tribes Technical College 3315 University Drive Bismarck, North Dakota 58504 (701) 255-3285 Fax: (701) 530-0605

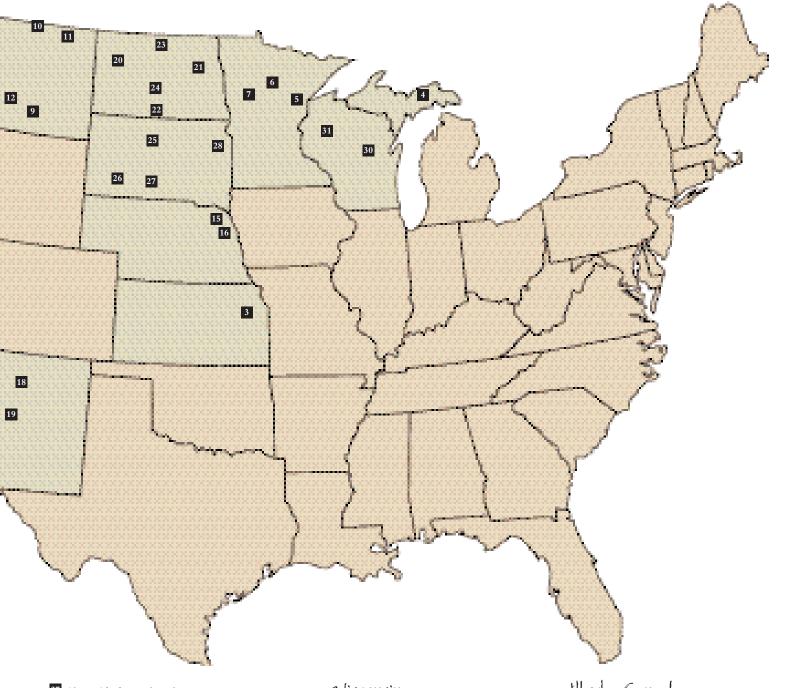
South Dakota

25 Si Tanka College
 P.O. Box 220
 Eagle Butte, South Dakota 57625
 (605) 964-6045 Fax: (605) 964-1144

26 Oglala Lakota College P.O. Box 490 Kyle, South Dakota 57752 (605) 455-2321 Fax: (605) 455-2787







27 Sinte Gleska University P.O. Box 490 Rosebud, South Dakota 57570 (605) 747-2263 Fax: (605) 747-2098

28 Sisseton Wahpeton Community College P.O. Box 689 Sisseton, South Dakota 57262 (605) 698-3966 Fax: (605) 698-3132

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Nisconsin

30 College of the Menominee Nation P.O. Box 1179 Keshena, Wisconsin 54135 (715) 799-4921 Fax: (715) 799-1308

31 Lac Courte Oreilles Ojibwa **Community College**

R.R. 2, Box 2357 Hayward, Wisconsin 54843 (715) 634-4790 Fax: (715) 634-5049

Alberta, Canada

32 Red Crow Community College P.O. Box 1258 Cardston, Alberta Canada TOK OKO (403) 737-2400 Fax: (403) 737-2101

Current as of 1999



50 Mat's Stopping you?

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Deep down, you know that education is the key to a better life. But you may still have doubts that you can do it. Do any of these fears or objections concern you?

✤ I'll lose my Native American identity. This fear sometimes arises because of the negative experiences your parents or grandparents may have had when they were forced to attend boarding schools. Rest assured, things have changed. No student should ever sacrifice his or her cultural identity to get an education. Mainstream colleges often have special support services for minority students, including Indians, and, of course, tribal colleges celebrate Indian culture because they are run by and for Indians.

✤ I can't afford college. There is no doubt that you'll have to make financial sacrifices to attend college. But some colleges are much less expensive than others, and financial aid may be available. (See Book Two.)

I dropped out of high school. Perhaps now you are ready to pick up where you left off. Many mainstream community colleges, and nearly all tribal colleges, will help you get your high school equivalency diploma (GED) and guide you to courses you can take to get ready for college work.

✤ I have a family to take care of. You won't be alone. Many college students juggle school and family life. These students are willing to tackle the challenges because they are committed to providing a better life for themselves and their children. Look for a college that will support your efforts by providing day care and other assistance. Make an effort to meet other parents like yourself, so you can support each other emotionally, and maybe even share baby-sitters for each other occasionally! ✤ I have bad grades. Your motivation to do better is much more important than your current grade point average. If you make up your mind to learn good study habits and work harder in your classes, you'll be surprised at how quickly your grades will improve. Most community and tribal colleges offer tutoring and remedial courses for students who need to bring up their grades before tackling a four-year school.

✤ I have to work. Many students work full-time or part-time during college. Look for a school that offers night classes and allows you to attend part-time.

✤ I'm afraid my friends will reject me. We hope that your family and friends will be happy you are pursuing your dreams. But if they're not, don't be discouraged. Getting an education is the right choice for you, even if it's not right for others. In addition, you will make many new and lasting friendships among the students and teachers you will meet at college.

✤ *I've been out of school a long time.* Returning students bring a wealth of experience to their college classes. This quality makes these students highly prized. In fact, many professors would much rather teach returning students because of their maturity and focus. Look for a school with an older student body. You may feel more comfortable there than in a college where most of the freshmen are only 18 years old!

✤ *I'm too old*. There are 70-year-old students at tribal colleges. You are never too old to learn!

"There is nothing incompatible between being Indian and being well educated."

Richard West Southern Cheyenne Director, National Museum of the American Indian Smithsonian Institute

2hat's Next?

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If you are in high school, take advantage of the time you have left there to get ready for college. A few suggestions:

- Take the most challenging courses you can. When deciding who to admit to their schools or who will win scholarships, colleges look for students who have pushed themselves in high school. In particular, colleges like to see students who have taken four years of math, including algebra and geometry, two years of a foreign language, and a range of science, social studies, and literature courses. Your guidance counselor can help you sign up for the right classes.
- Become a leader in your school or community. Colleges think highly of students who have held a student government office, organized an event, or volunteered for a worthwhile cause. You also distinguish yourself when you take part in arts or music programs in your school or community. If you have a special talent, make sure you tell the college about it. This is not the time to be shy!
- Consider taking advanced placement (AP) courses. After you complete these courses in high school, you can take a national examination and, depending on your scores, you may receive college credit for the course. That can save you both time and tuition costs when you go to college.
- Get the extra help you need. Most high schools can help you find tutors or special classes to improve your study skills and grades. Ask your guidance

counselor about programs such as Student Support Services and Upward Bound.

- Take college entrance exams early. SAT and ACT tests are given to high school students starting in your junior year. If you take them early enough, you can retake the tests to try to improve your scores. Also, ask your guidance counselor if there are classes you can take to prepare for the ACTs and SATs.
- If you don't think you want to pursue a four-year college degree, find out what kind of technical programs are available at your high school. Many high schools offer career-focused programs called "tech-prep," "school-to-work," or "school-tocareer." These programs are often linked to a local technical school, and may also give you the chance to learn in a real work setting.
- Start collecting information about colleges and visiting schools as early as your sophomore year in high school. The more you know about your choices, the better decision you'll be able to make.

If you are a returning student ...

- Check out several schools. Find out what their admissions policies are for returning students, what it will cost to go to school, if the school has the courses you want to take, and if they provide special services you might need, such as day care or health insurance. Also find out if there are courses you can take to brush up on your skills before you launch into a full-fledged degree program.
- Ask if the school gives college credit for work experience. Some do, depending on your job.
- Look into financial aid. You may be eligible for the same financial aid as a student fresh out of high school. See Book Two for more information.
- If you don't have a high school diploma, begin working on your GED. Your local community college can help you get started.

"My motivation is to have a future for my kids, to be able to put aside money for their education. The more I learn, the better I feel about myself."

> Rona Stealer Winnebago Mother of three and full-time worker Little Priest Tribal College Nebraska

- You may have to take a college entrance examination.
- Ask your employer if tuition assistance or time off from work is provided while you are in school. These can be very valuable benefits for a returning student. In addition, the federal government provides credits for students going into certain jobs, such as for teachers who take jobs in disadvantaged areas. Again, a college guidance counselor can provide the details.
- Don't be embarrassed by your questions. Keep asking until you get the answers you need.





A Timeline

classes, and cultivate relationships

with tribal and community

accompany your college admissions application.

leaders who may be willing to make good recommendations to

Note: It is possible to decide to go to college in July and start in August, but it's not very likely you'll make as good a choice of schools, or get any financial aid if you wait that long. Here's a timeline that works much better:

Two years out:	One year out:	Six months out:
Begin talking to people about careers.	 Sign up for any college entrance exams you are required to take. 	Apply for financial aid (see Book Two).
 Start collecting information about schools. 	Get application materials from the colleges you've chosen.	Send in your college applications.
Visit several schools and narrow your choices to two or three.		
Start taking any remedial classes you'll need to get into these colleges. If you dropped out of		
high school, start working on your GED.		
 If you are in high school, assume 		
leadership roles, take challenging		

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Three months out:

- Choose a school from among those at which you are accepted, and notify the appropriate office that you plan to enroll.
- If you will live away from home, reserve a dorm room, a familyhousing apartment, or an apartment off campus.

One month out:

- Enroll in classes and attend orientation programs for new students.
- Start buying your books; used books cost less, but you have to shop early to find them.
- Visit each classroom, so you won't feel rushed or lost on the first day of classes.
- Buy your supplies. Prices off campus may be lower.

First day of school:

Congratulations! Today you are taking the first step in the rest of your life!

The First Step in the Rest of Your Life

Your decision to go to college is the first step on charting a new future for yourself, a future that will enrich not only your life, but also the lives of your family, friends, community, and tribe.

With your education, you will be able to become a leader in your tribe, help your reservation or pueblo thrive economically, and provide a better life for your family. Your efforts to obtain a college education will be a role model for young people. And your success will provide the encouragement others may need to follow in your footsteps. You will become the hope for the future, because you are the future.

Of course, nothing worthwhile is easy. You will have to plan and work to get a college education, but the rewards are well worth the sacrifices you make now. We salute you for your courage!



Institute of American Indian Arts, New Mexico

"Setting a college education is not just something you do for yourself. You do it for your children and your tribe."

> John Gritts Western Cherokee Director of Tribal College Relations American Indian College Fund



Developing your Vision while Attending College Book One: Making the Decision to Attend College was written and prepared as a public service by the Denver-based National Endowment for Financial Education®, or NEFE®; William L. Anthes, Ph.D., President; Brent A. Neiser, CFP, Director of Collaborative Programs; and Carolyn S. Linville, Project Coordinator.

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With its credo "educating the mind and spirit," the American Indian College Fund is a nonprofit organization that raises support for U.S. tribal colleges and universities. These unique higher education institutions are dedicated to fighting the high rates of poverty, educational failure, and cultural loss confronting Native Americans.

Combining fully accredited academics with Native culture, tribal colleges serve 26,000 students representing 250 different tribes. Based in Denver, Colorado, the College Fund raises monies for operating support from corporations, foundations, and some 90,000 individual Americans. For more information, visit www.collegefund.org.

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