



# College 101

Erick Bernal  
SWIC District



**COLLEGE CHANGES EVERYTHING**

**“Providing Illinois students with information and assistance to help make education beyond high school accessible and affordable.”**

**- Mission Statement**

The Illinois Student Assistance Commission (ISAC) is the college access and financial aid agency in the state of Illinois that administers scholarship, grant, prepaid tuition, and student loan repayment/forgiveness programs.

# Overview

Here are some things we will talk about today.....

- Post-secondary options
  - Types of degrees and colleges
  - Apprenticeships
  - Military
- Determining your “best fit” college(s)
- Researching colleges

# Monthly Expenses

## 1 Adult

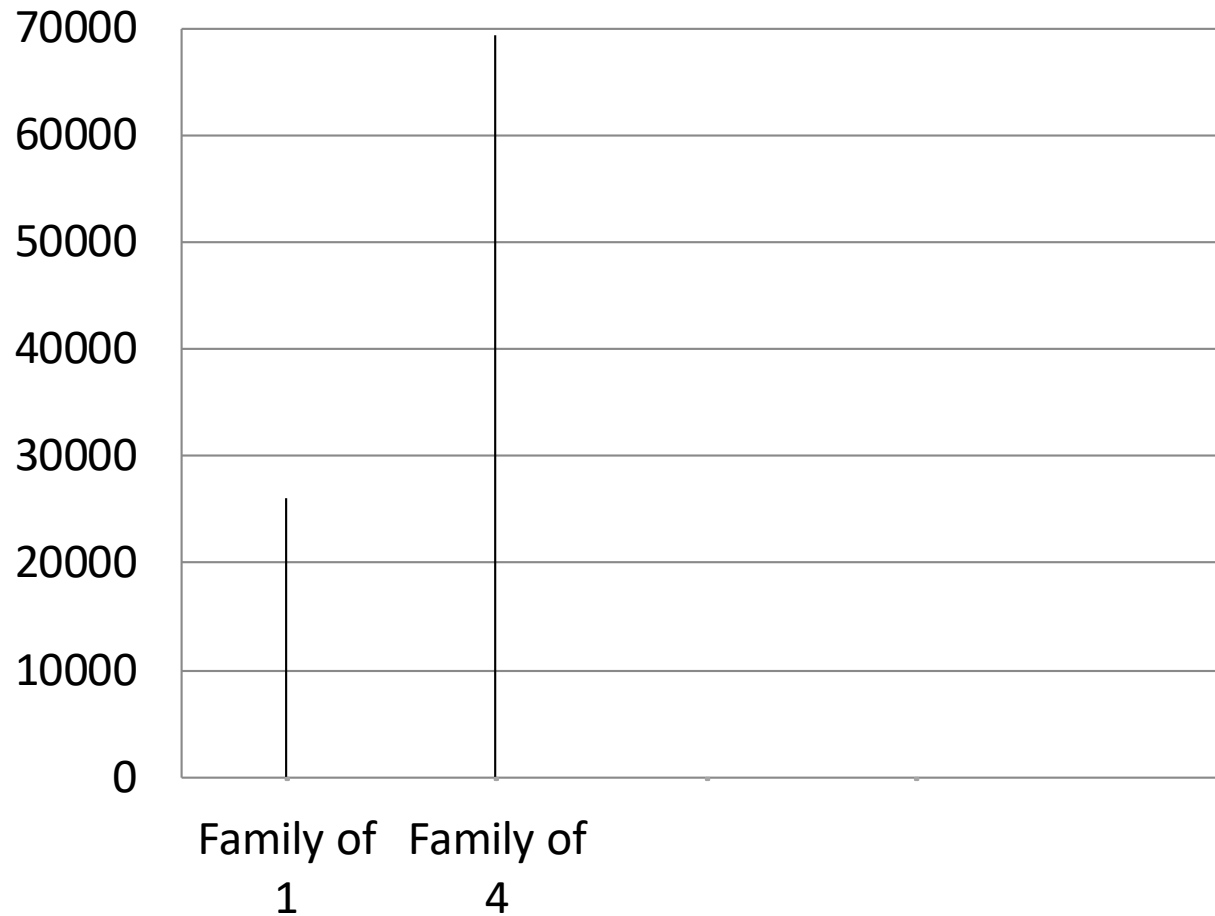
- Food \$270
- Medical \$238
- Housing \$822
- Transportation \$429
- Other \$236
- Required annual income \$31,975

## 2 Adults, 2 Children

- Food \$792
- Medical \$633
- Housing \$1096
- Transportation \$1166
- Other \$510
- Data for 1 parent working
- Required annual income \$67,666

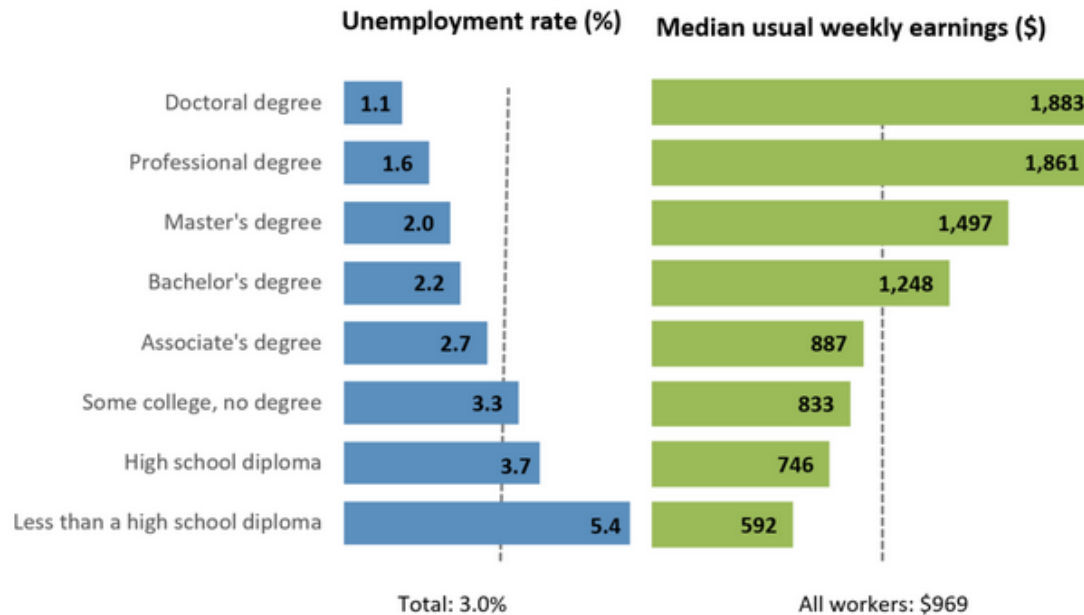
# Putting Things into Perspective

## Cost to Support a Family



# Average Earnings by Degree

Unemployment rates and earnings by educational attainment, 2019



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.  
Source: U.S. Bureau of Labor Statistics, Current Population Survey.

# Types of Degrees

Type	Approx. time
Certificate	10-16 months
Associate's	2 years
Bachelor's	4 years
Master's	2 years (after a bachelor's)
Professional	3-6 years (after a bachelor's)
Doctorate	5-7 years (after a bachelor's)

# Types of Colleges

Type	Degrees	Examples
Public universities	Bachelor's, Master's, Professional, Doctorate	University of Illinois Urbana-Champaign
Private colleges and universities	Bachelor's, Master's, Professional, Doctorate	Millikin University, Bradley University
Community colleges	Certificate, Associate's	Parkland College, SWIC
Trade/Vocational schools	Certificate	UTI (Universal Technical Institute)



# Average Tuition and Fees in IL

- Public 2 year \$4,766
- Public 4 year \$13,499
- Private \$32,595

For a specific Illinois school:

<http://www.isac.org/students/during-college/paying-for-college/college-costs.html>

# Deciding on a Major

- Your interests
- Debt you are willing to assume
- Average salary
- Job prospects



# Certificate Programs

- Community colleges
  - Certificate programs: Certified Nursing Assistant, Medical Billing and Coding, Welding, etc.
  - Assoc. Applied Science programs: Sonographer, Industrial Maintenance Tech., Dental Hygiene.
- Vocational, trade, technical, and career colleges
- Trade-specific schools
  - Apprenticeships: provided by employers or local unions



# Apprenticeships

- Run by an employer or union
- Teach skills for a specific trade
  - Combines on-the-job training and classroom instruction
- Apprentice usually pays only for tools/supplies
- Apprentice agrees to work for a minimum time after completing apprenticeship
- [Apprenticeship.gov](http://Apprenticeship.gov)

# Popular Apprenticeship Programs

- Electricians
- Plumbers
- Steel workers
- Pipefitters
- Boilermaker
- Masons
- Carpenters



# Associate's Degree Careers

- Childcare worker
- Dental hygienist
- Mechanic
- Paralegal
- Physical therapist assistant
- Nurse



# Bachelor's Degree Careers

- Accountant
- Computer programmer
- High School coach/teacher
- Nurse
- Journalist
- Pilot



# Post-Bachelor's Examples

## Master's

- Social worker

## Professional

- Lawyer, medical doctor

## Doctorate

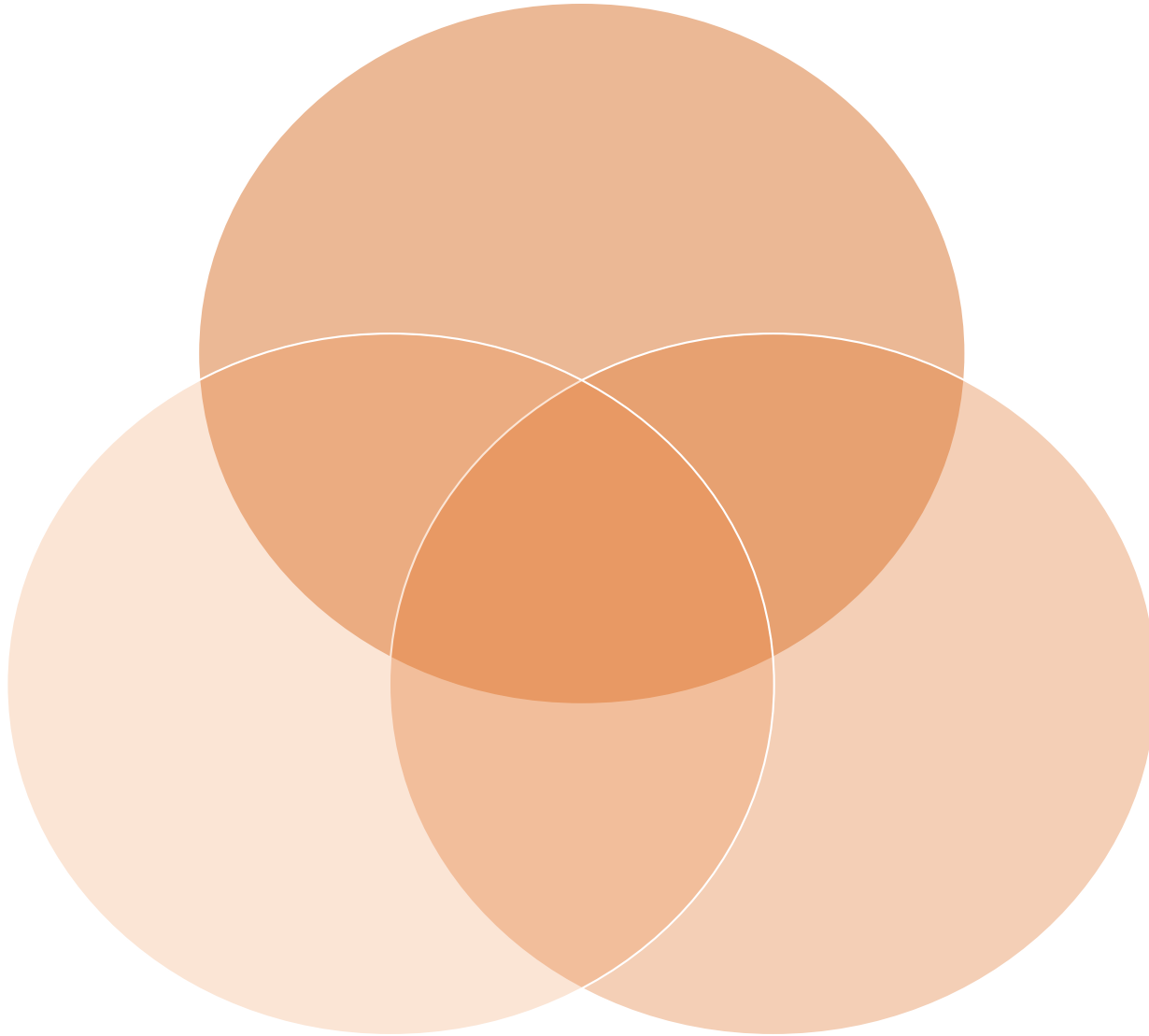
- Psychology professor, economics researcher



# Military

- Initial commitment is typically 4 years active duty and 2 years inactive
- Branches include
  - Army
  - Navy
  - Air Force
  - Marine Corps
  - Coast Guard
  - National Guard
- Long-term career vs. continued training/education

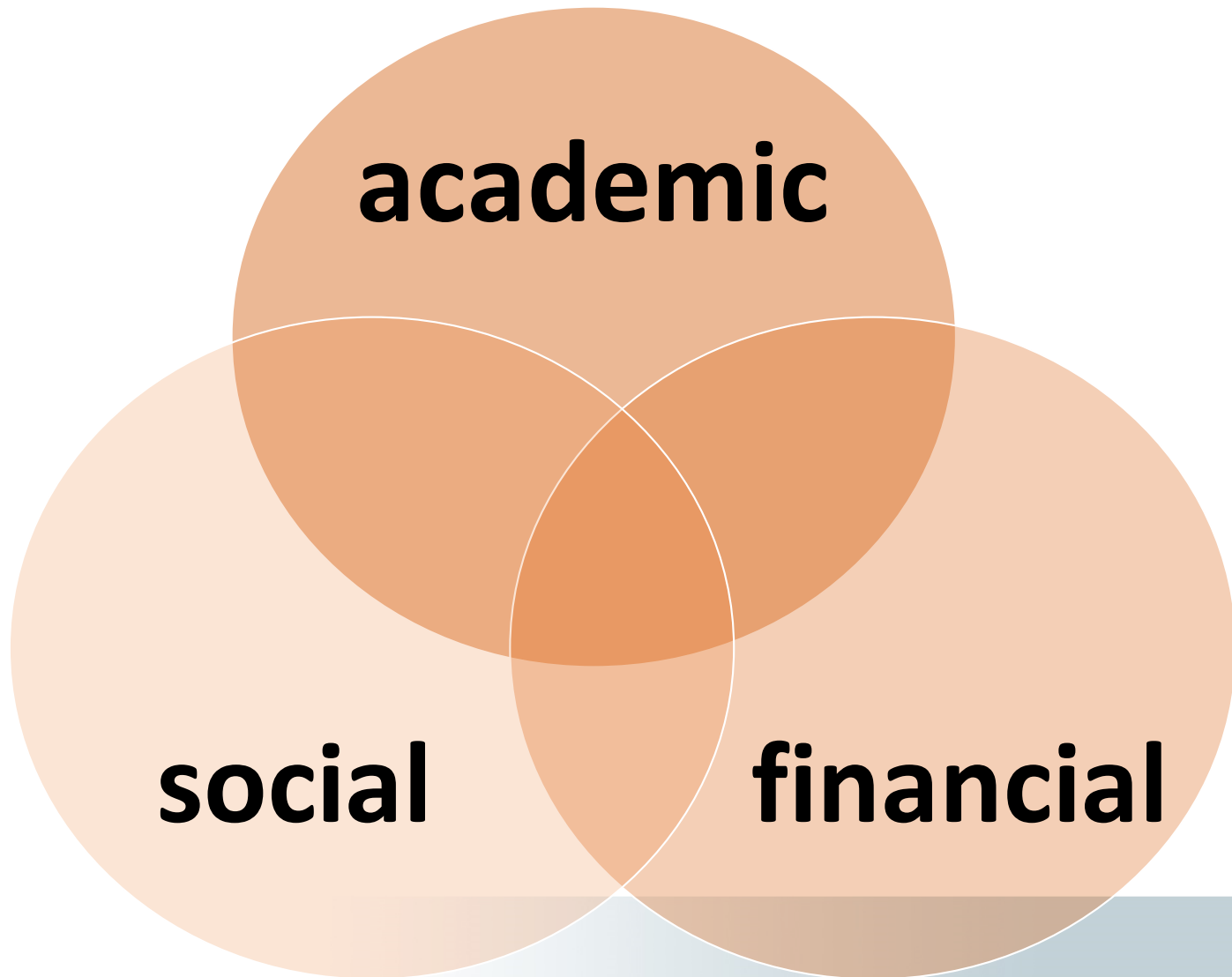
# Determining Your “Best Fit” College



# Should You Pick a College Because...

- Your boyfriend/girlfriend/best friend is going there.
- You recognize its name.
- They sent you a brochure in the mail.

# Determining Your “Best Fit” College



# Academic: The basics

- Available majors
- Internship opportunities
- Career/graduate school placement rates
- Graduation and retention rates

# Academic: Admissions

## SAFETY

*your academic record is stronger than most students  
it's basically assured that you'll be admitted*

## MATCH

*your academic record is similar to most students  
you have a very good chance of getting admitted*

## REACH

*most students have a better academic record than you  
you have a chance of getting admitted*

You may want to consider applying to at least two of each, for a total of six.

# College Match Tool

- Interactive tool to expand your list of potential colleges

<https://isacportal.isac.org/en/collegematch>

# Social

- Religious affiliation
- Extracurricular activities
- Athletics
- Theater/musical performances
- Multicultural organizations
- Greek life
- Support services
- Average class size
- Campus size
- Commute vs. On-campus vs. Off-campus
- Location





# Financial



- Sticker price vs. Net price
- Types of financial aid available
  - Gift (scholarships, grants)
  - Self-help (loans, work study)

# The Big Grants

## Maximum Award Amounts, 2021-2022



Up to  
\$5,496\*

— State of Illinois Monetary  
Award Program (MAP)

Up to  
\$6,495

— Federal Pell Grant

**Total = \$11,991**

# Picking a College is A Lot Like Dating

- Do you want to be with this college for possibly the next 4 years?
- Does the college match your wants?
- Does the college better prepare you for your future?
- Do you and the college have the same values?
- Does the college just look good online?
- Are you going to this college just because your friends want you to?

# How to Find Colleges

- [Studentportal.isac.org](http://Studentportal.isac.org)
- Cappex
- Ask teachers, counselors, and other adults
- Choose 3-4 schools you've never heard of to research.
- Don't rule out any schools based on cost.
- And remember, consider applying to at least 2 safety, 2 match, and 2 reach schools



# College Visits

- It is going to be your home for the next 4 years.
- *Every* school looks good on a brochure or website.
- Get a sense of the on-campus experience.



# College Visits: Be Proactive

- Ask intelligent, prepared questions.
- Schedule a one-on-one appointment with an admissions representative.
- Talk to students who attend that school.
- Consider an overnight stay.
- Attend a class.



# Your Support Network

Involve others in your decision-making process



Ask questions!

# Free Online Resources



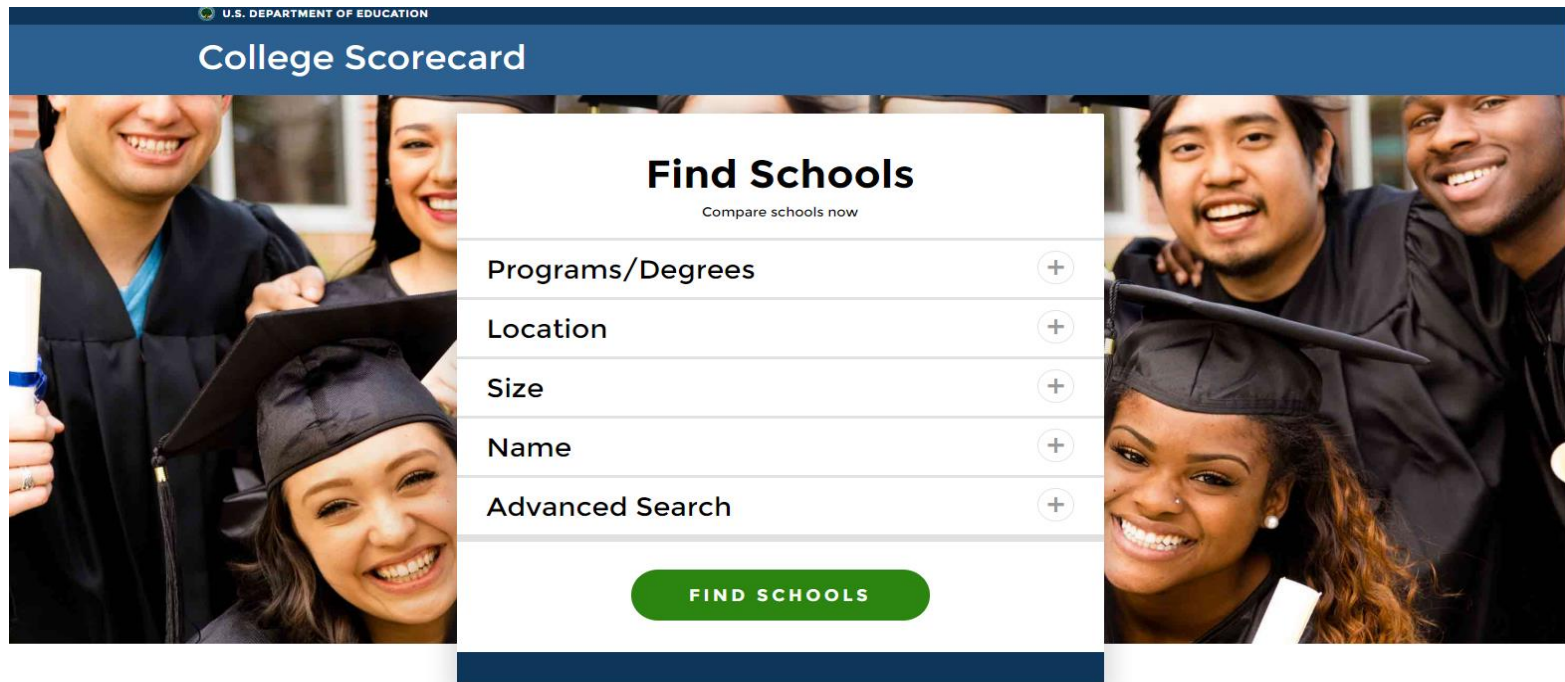


# College Scorecard

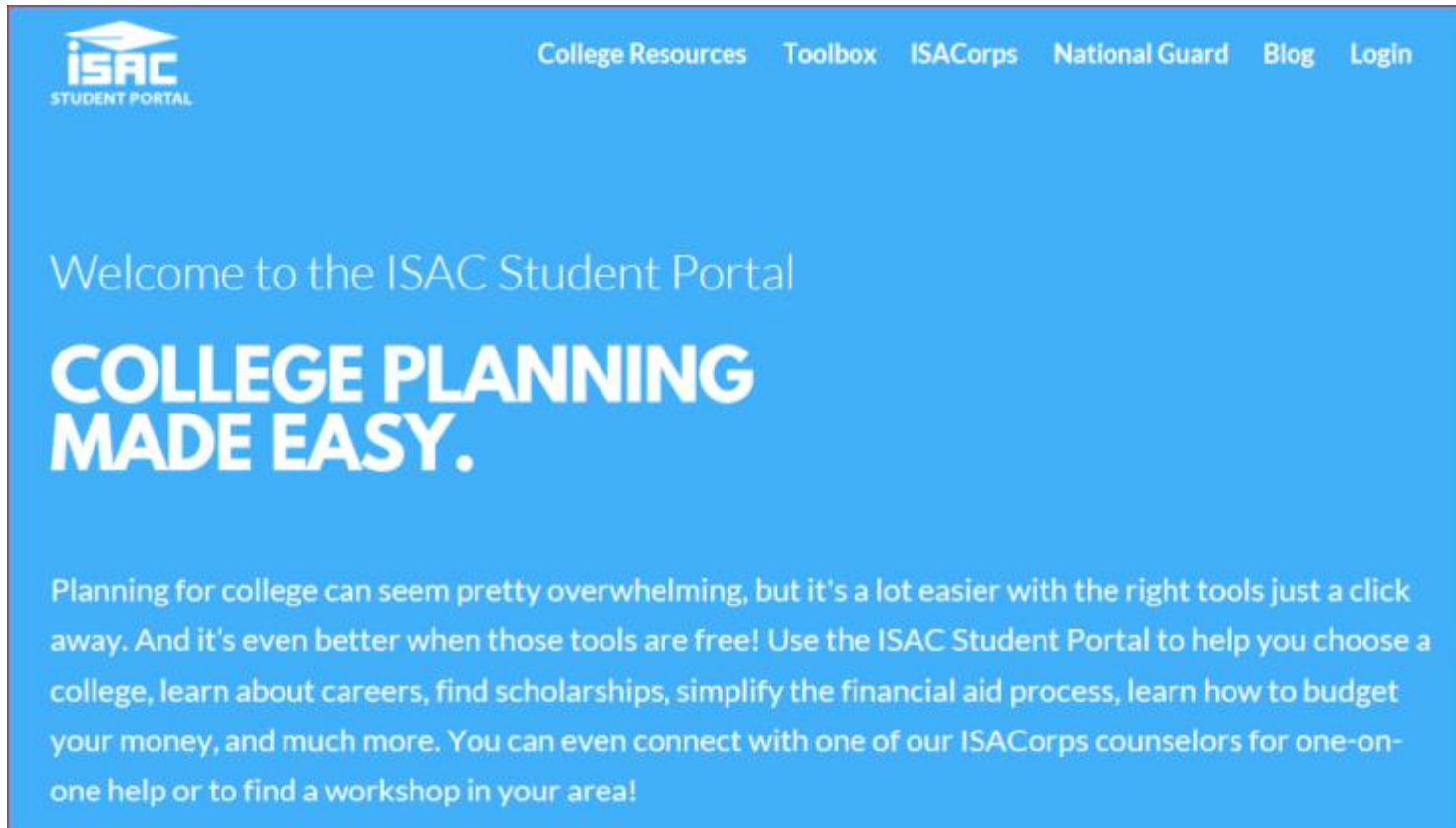
Search for colleges by...

- Programs or majors
- Location
- Enrollment size

<https://collegescorecard.ed.gov/>



# studentportal.isac.org



The screenshot shows the ISAC Student Portal website. At the top left is the ISAC Student Portal logo, which includes a graduation cap icon above the text 'ISAC STUDENT PORTAL'. To the right of the logo is a navigation menu with the following items: 'College Resources', 'Toolbox', 'ISACorps', 'National Guard', 'Blog', and 'Login'. Below the navigation menu, the main content area has a blue background. It starts with the text 'Welcome to the ISAC Student Portal' in white. Below that is the main heading 'COLLEGE PLANNING MADE EASY.' in large, bold, white capital letters. At the bottom of the main content area is a paragraph of white text: 'Planning for college can seem pretty overwhelming, but it's a lot easier with the right tools just a click away. And it's even better when those tools are free! Use the ISAC Student Portal to help you choose a college, learn about careers, find scholarships, simplify the financial aid process, learn how to budget your money, and much more. You can even connect with one of our ISACorps counselors for one-on-one help or to find a workshop in your area!'

# Review

- Types of colleges and degrees
- Identify your interests and goals
- Determine “best fit” college(s) based on academic, social, and financial factors
- Find your support network
- Ask Questions!

# Contact Information

Erick Bernal

[erick.bernal-rodriquez@Illinois.gov](mailto:erick.bernal-rodriquez@Illinois.gov)

618-305-3565