

COLLEGE



GUIDE

Find the right college
and program for you.

for **ADULTS**
2021-2022

Explore high-paying,
in-demand careers
in Mississippi.

P 10

Steps to apply for
Financial Aid.

PP 18-23

**WHAT'S
NEXT4U?**
COLLEGE! GET2IT.

get2college
WOODWARD HINES EDUCATION FOUNDATION



Want to earn a
**COLLEGE
DEGREE?**

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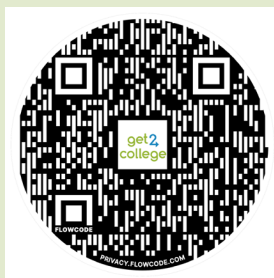
Financial aid from the state
of Mississippi

Calculating college cost

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Receive Text Updates



Scan me to get text updates
and have someone answer all
your college questions.

get2college

WOODWARD HINES EDUCATION FOUNDATION

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Get2College, a program of the Woodward Hines Education Foundation, is committed to helping students navigate the complex processes of college. This booklet is your guide to getting started on returning to college.

Services include:

- Career exploration
- ACT prep
- Understanding scholarships and financial aid
- Hands-on completion of the FAFSA and state aid application
- Loan counseling

Starting your journey back to college

If you're an adult who is considering going back to school, chances are you are juggling a lot—a full-time job, family, tight budget, and an already full plate of responsibilities. But, we are here to help. Whether you are looking to complete a college degree, certificate, or credential for the first time, or you are going back to school to start a new career path, here's some advice.

1

FIND YOUR "WHY."

Whether you are seeking the personal feeling of accomplishment that comes with completing college or looking to increase your earning potential, it is important to identify why you are going back to school. This will not only keep you motivated when times get tough, but it will keep you focused and on track toward earning your college credential.

2

FIND YOUR COLLEGE FIT.

Explore the types of colleges and degrees offered to determine the college that will fit your needs as an adult learner. Four-year colleges and universities offer bachelor's degrees and advanced degrees such as master's and doctorates. Community colleges are often more economical and offer two-year associate degrees, industry certifications, and certificates that take less than two years to complete.

3

FIND A PROGRAM THAT FITS YOUR SCHEDULE.

Adult learners have a lot on their plates. Schools offer flexible and accelerated programs that seek to meet the unique needs of adult learners including evening or weekend classes and online degree options.

4

APPLY FOR ADMISSION.

Complete the admission application and be prepared to pay the application fee. Separate applications may be required to be considered for college-based scholarships.



Ask Yourself...

- What interests me?
- What am I passionate about?
- How do I learn best?
- What do I want for my future?
- What type of degree am I seeking?

College Types

Public or private

Community college or four-year institution

Historically black college or university

Consider programs that fit your schedule

Evening courses are best for those who work during the day.

Weekend programs offer intense coursework on weekends allowing you to earn a degree in the same time frame as a full-time student.

Accelerated programs allow you to earn a degree in a shorter amount of time.

Independent study courses allow you to complete coursework on your own, following your instructor's criteria.

Online degree programs allow you to complete coursework, participate in discussion groups, and submit papers online.

Academic transfer programs allow you to complete up to two years of a bachelor's degree at a community college before transferring to a four-year college or university to complete the remaining two years of study.

Need your high school diploma or equivalency?

Skill UP Mississippi is an initiative of the Office of Adult Education at the Mississippi Community College Board. Individuals can pursue various High School Equivalency options, whether it's HiSET, GED, or MS Competency Based Diploma, while enrolling in career pathways through Smart Start and MIBEST. Skill UP MS helps people launch careers, strengthens the state workforce, and creates an opportunity for economic development. Learn more by visiting skillupmississippi.com.

Through career pathways, adult education is focused on a student-centered approach to training and education by connecting students to occupation training and postsecondary education in order for them to be prepared to obtain and progress in a career.



Mississippi became the fourth state in the nation to allow students without a high school diploma to potentially receive federal student financial aid, through Ability to Benefit, for enrolling in a MIBEST eligible career pathway program. To learn more about MIBEST, visit mibest.skillupmississippi.com.



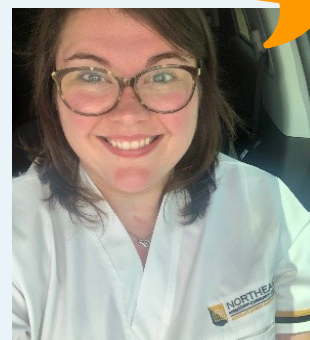
In a time crunch?

If you're looking for training programs that take less than a year to complete, visit your local WIN Job Center. Our Mississippi employment experts provide job placement assistance, skill training, priority services for veterans, career counseling, and referral to many other valuable services.

Find the WIN Job Center near you by visiting,

mdes.ms.gov/win-job-centers/

STUDENT SPOTLIGHT



"I have always dreamed of continuing my education but was not sure how I could allocate appropriate funds to make it happen. Now, here I am on my way to becoming a registered nurse."

- Diamond Lear
Northeast Mississippi
Community College

Your degree may be closer than you think



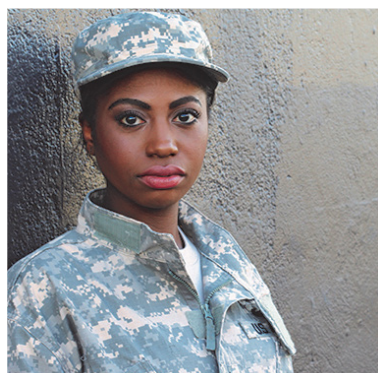
If you have Mississippi public college credits, Complete 2 Compete (C2C) is a statewide program focused on helping Mississippi adults who have completed some college—but not a degree—finish the requirements necessary to complete a college education. There's even financial aid assistance for those who qualify. For more information visit msc2c.org.

This program is designed for the Mississippi adult learner who:

- Is 21 years of age or older
- Has attended a public college or university in Mississippi
- Has earned at least 12 hours of college credit but has not yet earned a bachelor's degree
- Has been out of college for at least two years

Adult learners will be able to finish their degree and eliminate many of the typical barriers to enrollment.

Mississippi's eight public universities, 15 public community colleges, and the University of Mississippi Medical Center (UMMC) all participate in the Complete to Compete program.



Enlisting in your education

The Department of Veterans Affairs provides education financial assistance to veterans and dependents through the GI Bill. The GI Bill offers qualifying veterans and their family members money to cover all or some of the costs for school or training. Currently, the GI Bill outlines two ways for veterans to qualify for aid, but only one GI Bill program can be used to pay for college.

Post-9/11 GI Bill is for veterans who have served on active duty after September 10, 2001, and meet certain requirements. Through the Post-9/11 GI Bill, veterans can receive up to 36 months of benefits which may

include tuition and fees, housing allowance, books, and supplies. The funding amount will depend on the time of active service since September 10, 2001, the college, and the number of course hours. Reservists who lost education benefits when the Reserve Educational Assistance Program (REAP) ended in November 2015 may qualify to receive restored benefits under the Post-9/11 GI Bill.

Montgomery GI Bill Selected Reserve (MGIB-SR) is for members of the Army, Navy, Air Force, Marine Corps or Coast Guard Reserve, Army National Guard, or Air National Guard who meet certain requirements. Through the Montgomery GI Bill Selected Reserve, veterans can receive up to 36 months of education and training benefits.

For more information about eligibility requirements, please visit <https://benefits.va.gov/gibill/>

Veterans and those actively serving in the military may earn college credit for previous military training and experience. Students must submit their Joint Services Transcript to the college of their choice for a review of its content before the college can make a final determination to award credit. This process allows the colleges to better serve military students and veterans by moving them closer to completing a degree, and saving the student money by not duplicating learning that already occurred during their time in the military.

Pathways to completing your education

Industry Certification



Industry-recognized credentials which represent demonstrated skills and knowledge in demand by employers

Example:

NCRC - National Career Readiness Certificate; Automotive Service Technician; Water Treatment Operator

Certificate



Non-degree credentials usually issued by community colleges and other higher education institutions

Example:

Apprentice Electric Lineman; Welding Technology; Heating, Air-conditioning and Refrigeration Technology; Graphic Design Technology; Practical Nursing

Degree



Undergraduate Degrees

Associate degree

Two-year degree from a community college

Example: Associate of Arts or Associate Degree in Applied Science

Bachelor's degree

Four-year degree from a college or university

Example: Bachelor of Arts in Communication

..... Graduate and Professional Degrees

Master's degree

An advanced degree achieved with additional years of study

Example: Master of Business Administration or Master of Education in Counseling

Doctorate

The highest level of degree in most fields for research or applied professional doctorates

Example: Medical, Dentistry, Physical Therapy, or Law.

Do your homework: for-profit colleges

College is a big investment of time and money. If you plan to explore a for-profit college, consider these things to help measure your return on investment:

- Verify that your credits are eligible for transfer at a Mississippi community college or university.
- Find out if the industry certification you plan to earn is recognized and accepted by employers.
- Find out if the degree you're seeking is offered at any other college. If so, compare the total cost between the two and see how much you will have to borrow to earn your degree.

Stacking Credentials

Mississippi community colleges have a 30/45/60 stackable credential model.

30 Credit hours = **Career Certificate**
 45 Credit hours = **Technical Certificate**
 60 Credit hours = **Associate Degree**

COLLEGES IN MISSISSIPPI

COMMUNITY & JUNIOR COLLEGES

Coahoma CC
coahomacc.edu

Copiah-Lincoln CC
colin.edu

East Central CC
ecccc.edu

East MS CC
eastms.edu

Hinds CC
hindscs.edu

Holmes CC
holmescc.edu

Itawamba CC
iccms.edu

Jones College
jcjc.edu

Meridian CC
meridiancc.edu

MS Delta CC
msdelta.edu

MS Gulf Coast CC
mgccc.edu

Northeast MS CC
nemcc.edu

Northwest MS CC
northwestms.edu

Pearl River CC
prcc.edu

Southwest MS CC
smccc.edu

PUBLIC UNIVERSITIES

Alcorn State University
alcorn.edu

Delta State University
deltastate.edu

Jackson State University
jsums.edu

Mississippi State University 
msstate.edu

Mississippi University for Women
muw.edu

Mississippi Valley State University
mvsu.edu

University of Mississippi 
olemiss.edu

University of Southern Mississippi 
usm.edu

PRIVATE UNIVERSITIES

Belhaven University
belhaven.edu

Blue Mountain College
bmc.edu

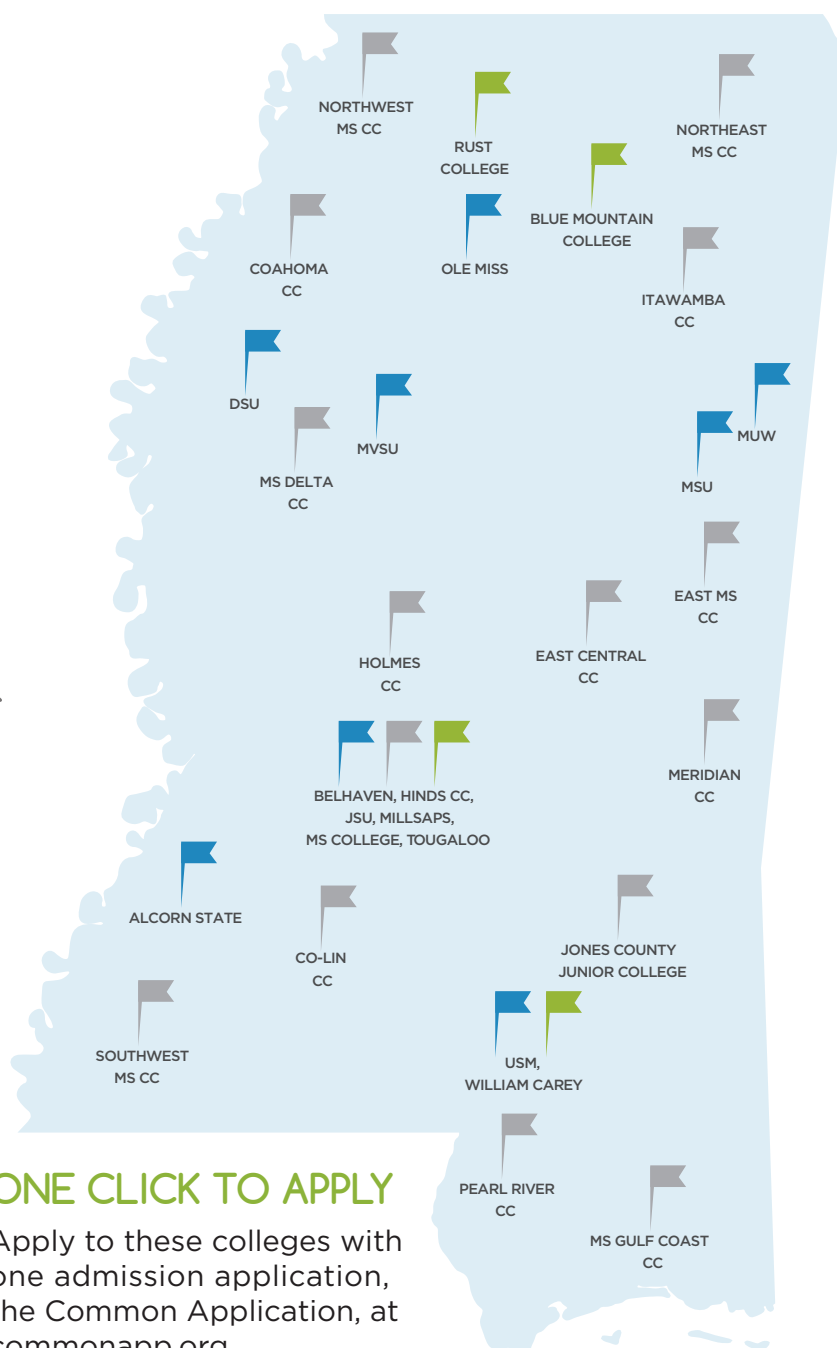
Millsaps College 
millsaps.edu

Mississippi College 
mc.edu

Rust College
rustcollege.edu

Tougaloo College
tougaloo.edu

William Carey University
wmcarey.edu



ONE CLICK TO APPLY

Apply to these colleges with one admission application, the Common Application, at commonapp.org



What is my career path?

Circle the qualities that best describe you in the left column. Collect your results and find your personality match in the right column. Using the suggested careers and industries that match your personality, identify what Mississippi employers are hiring students with your skill set.

I consider myself...

Organized	Athletic
Critical	Helpful
Energetic	Unconventional
Down-to-earth	Caring
Accurate	Generous
Expressive	Independent
Thrifty	Talkative
Handy	Responsible
Efficient	Competitive
Self-Motivated	Optimistic
Reliable	Adventurous
Curious	Reserved
Persevering	Nonconforming
Respectful	Assertive
Passionate	Creative
Thoughtful	Impulsive
Patient	Sensitive
Witty	Persistent

I am a...

Organized
Accurate
Thrifty
Efficient
Persevering
Respectful
You are an **organizer (O)**.
Compatible careers are in government service, accounting firms, or quality control and inspection.

Competitive
Optimistic
Adventuresome
Assertive
Witty
Energetic
You are a **persuader (P)**.
Consider careers in sales, politics, entrepreneurship, or legal services.

Independent
Curious
Self-Motivated
Thoughtful
Nonconforming
Critical
You are a **thinker (T)**.
Contemplate jobs in industries like medicine, science, engineering, or computer technology.

Responsible
Patient
Helpful
Caring
Generous
Talkative
You are a **helper (H)**.
Careers in education, health services, mental health, or child care are well-suited for helpers.

Creative
Passionate
Impulsive
Expressive
Sensitive
Unconventional
You are a **creator (C)**.
Look for careers in music, advertising, photography, or theater.

Persistent
Athletic
Reliable
Reserved
Down-to-earth
Handy
You are a **doer (D)**. Doers can be found in industries such as construction, agriculture, protective services, or engineering.



Elon Musk
Doer



Mother Theresa
Helper



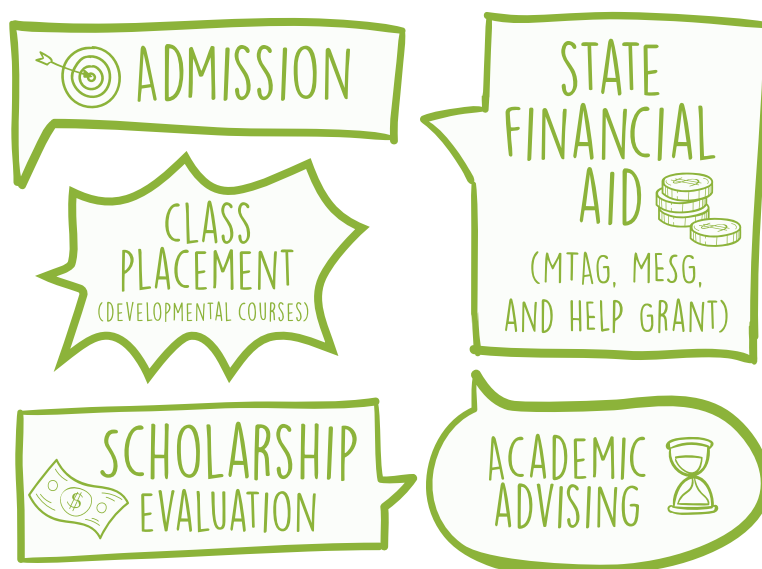
Oprah Winfrey
Persuader



The Weeknd
Creator

Taking the ACT & SAT

ACT or SAT scores are requested by most colleges and universities as a part of the admission process. Your results provide one way to measure your potential for:



ACT Superscoring



Superscoring is the process of averaging your four best subject scores from all of your ACT test attempts. Your Superscore combines your best performances into one score that best reflects your abilities and, ultimately, allows you to put your best foot forward.

Some colleges and universities in Mississippi will use the new ACT Superscore for college admission and scholarships. In addition, the Mississippi Office of Student Financial Aid (MOSFA) will accept the ACT Superscore.

ACT provides an automatically calculated ACT Superscore to all students who have taken the ACT more than once from September 2016 to the current day. ACT will automatically send your scores to the places requested when you registered for the test. Make sure to include the Mississippi Office of Student Financial aid (code: 2431). If you need to send the Superscore after the test date just log in to MyACT to view and send scores. Sending a Superscore report is \$15 per test date per report.

Residual ACT

An on-campus or “residual” testing program is available for colleges to administer the ACT to students who were unable to test on an ACT National Testing date.

ACT FEES*

ACT, no writing	\$60.00
ACT, plus writing	\$85.00
Late Fee	\$36.00
Test Info Release	\$30.00

**ACT prices and fees are subject to change. See act.org for more details.*

TEST DATES	REGISTRATION DEADLINE	LATE FEE REQUIRED
Sept 11, 2021	Aug 6	Aug 20
Oct 23, 2021	Sept 17	Oct 1
Dec 11, 2021	Nov 5	Nov 19
Feb 12, 2022	Jan 7	Jan 21
April 2, 2022	Feb 25	Mar 11
June 11, 2022	May 6	May 20
July 16, 2022	June 17	June 24

Prepare for the ACT with Get2College

Find helpful tips and tricks for the ACT in short 1-minute videos on our YouTube channel at bit.ly/g2cyoutube.

Mississippi's Largest Employers

- Walmart Supercenter**
Statewide
- Hunting Ingalls Industries**
Pascagoula, MS
- University of Mississippi Medical Center**
Jackson, MS
- Nissan North America Inc.**
Canton, MS
- Tyson Foods Inc.**
Carthage, MS
- Beau Rivage Resort & Casino**
Biloxi, MS
- Mississippi State University**
Starkville, MS
- Tempstaff**
Jackson, MS
- Sanderson Farms Inc.**
Laurel, MS
- RPM Pizza LLC**
Gulfport, MS
- Ashley Upholstery**
Ecru, MS
- Baptist Memorial Health Care**
Memphis, TN
**This employer has locations throughout Mississippi*
- Harrah's Gulf Coast Casino**
Biloxi, MS
- Hollywood Casino**
Biloxi, MS
- St. Dominic Hospital**
Jackson, MS
- Memorial Hospital at Gulfport**
Gulfport, MS
- MS Health Department**
Jackson, MS
- Mississippi Band of Choctaw Indians**
Choctaw, MS
- US Army Engineering Research Center**
Vicksburg, MS
- Singing River Health System**
Ocean Springs, MS



Registered Nurse or Licensed Nurse

Skilled in:

Communication, leadership, critical thinking, flexibility



Electrician or Solderer

Skilled in:

Problem-solving, troubleshooting computer repairs, critical thinking



Social Worker

Skilled in:

Communication (verbal and written), listening, organization

High-demand jobs in Mississippi

Information Technology

Software Developers

Computer Systems Analysts

Network & Computer Systems Specialists

Information Security Analysts

Database Administrators

Web Developers

Construction

Diesel Equipment Technicians

Commercial Truck Drivers

Heavy Equipment Operators

Automotive Service Technicians & Mechanics

Heating, Air Conditioning, & Refrigeration Mechanics

Maintenance & Repair Workers

Energy

Lineworkers

Utility Technicians

Engineers (Civil, Mechanical & Electrical)

Cybersecurity

Computer Networking

Data Analytics

Manufacturing

Engineers

Industrial Maintenance Technicians

Electronics Technicians

Mechatronics

Precision Manufacturing & Machining

Welding

Shipfitting & Pipefitting Occupations

Computer Controlled Machine Tool

Operators

Data Analytics

Source: Mississippi State Workforce Investment Board and Emsi

Preparing for the ACT

Websites

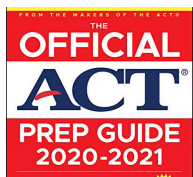


Get2College ACT resources Scan QR Code

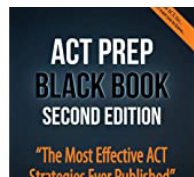


Khan Academy
khanacademy.org

Books



The Official ACT
Prep Guide
(The Red Book)



ACT Prep Black Book:
The Most Effective ACT
Strategies Ever Published

Mobile Apps



ACT Pocket Prep
by Pocket Prep, Inc.



ACT Prep Coach &
Practice Test *by Magoosh*

Approach questions on the ACT in one of three ways:

DO NOW	Easy questions are ones that don't take long to solve. Go ahead and answer them to get them out of the way!
DO LATER	Medium questions can take a little time to figure out. Skip these and come back to them.
DO NEVER	Hard questions are going to take a while to figure out the answer. Rather than use precious time, use your Spot of the Day!



TEST TAKING STRATEGIES

Pace yourself and answer EVERY question

Concentrate on the easy/medium questions to gain the most points. There is no penalty for guessing on the ACT, so guess on the hard questions if you are uncertain of the correct answer or you run out of time. The ACT booklet won't be graded, so mark it up as you narrow down your answers, show your work on math problems, and underline key information in passages.

Practice makes perfect

The ACT is a standardized test, so you can learn what you will be tested on and how the questions will be asked. Practice as if you are taking the real ACT, so get up early to practice while you are TIRED! Practicing will help you become more accustomed to taking the ACT.

Process of elimination

Narrow down your choices before taking a guess. A 50% chance of getting it correct is better than a 25% chance. Also, the test booklet won't be graded, so feel free to cross out and work out math problems directly in the book.

Spot of the day

Pick a spot of your choice before starting the test. Use that spot every time you need to guess or run out of time. It will increase your odds of getting questions correct compared to randomly guessing.

Quick tips for taking the ACT

ENGLISH SECTION

In this section, rely heavily on your grammar skills. Read the entire passage and not just the underlined section. Learn to “cut out the fat” in this section by eliminating information that isn’t needed.

Additional rules you might have forgotten:

Who vs Whom:

Who refers to the subject of a sentence or clause. It can be replaced with he, she, or they. **Whom** refers to the object of a sentence or clause. It can be replaced with him, her, or them.

“To whom should I give my ticket?”

“Who can tell me the name of the second president?”

It’s vs Its:

It’s is a contraction for it is. **Its** indicates possession.

“It’s going to be a beautiful day.”

“The milk has passed its expiration date.”

Your vs You’re:

Your is a possessive pronoun. **You’re** is a contraction for you are.

“Your umbrella is next to the door.”

“You’re going to enjoy the zoo.”

Their vs There vs They’re:

Their shows possession among a group. **There** refers to a place or idea. **They’re** is a contraction for they are.

“The students are going on their trip today.”

“There is the bakery that I love.”

“They’re going to have a great time.”

Who’s vs Whose:

Who’s is a contraction for who is. **Whose** is the possessive form of who.

“Who’s ready to help me?”

“Whose dog is barking?”

EXAMPLE

These untruths – whether deliberate exaggerations or slips of the memory – ultimately matters very little, for the autobiography isn’t about the life of Mary Harris Jones.

- A. NO CHANGE
- B. has mattered
- C. had mattered
- D. matter

Cut the Fat

Strip the sentence to just the subject (untruths) and the verb (matters) to cut the fat to see whether or not they agree.






Answer: D

FREE ACT PREP WITH GET2COLLEGE



Get2College holds free ACT Prep Workshops covering all subject areas of the ACT for students who have never taken the ACT or students who want to increase their scores. Visit get2college.org to register for an upcoming workshop!

Punctuation Review

<div></div> <div>Commas</div> <div>Used in four ways on the ACT:</div> <div>Around unnecessary information: <i>"My father, an English professor, likes to read nonfiction books."</i></div> <div>Between items in a list: <i>"I bought milk, eggs, and bread at the grocery store."</i></div> <div>Between a complete and incomplete clause: <i>"Since it was raining, we could not go for a swim."</i></div> <div>Before FANBOYS (for, and, nor, but, or, yet, so): <i>"John wanted tea to drink, but the store did not have any."</i></div>	<div></div> <div>Apostrophes</div> <div>Used to indicate possession or to mark the missing letters in a contraction.</div> <div>Possession: <i>"Nancy borrowed Jennifer's shirt."</i></div> <div>Contraction (should not): <i>"You shouldn't forget to study."</i></div>	<div></div> <div>Colons</div> <div>Introduces an element or series of elements that illustrate or amplify the information that preceded the colon.</div> <div><i>"You would've gotten a perfect score on the ACT if it weren't for one subject: math."</i></div>
	<div></div> <div>Semicolons</div> <div>Used to relate independent clauses that are not joined by a conjunction.</div> <div>Relate clauses: <i>"She calls it pop; I call it soda."</i></div>	<div></div> <div>Dashes</div> <div>Used to indicate an abrupt break in thought or to introduce an explanation.</div> <div>Abrupt break in thought: <i>"For our vacation—which was way too short—we went to the beach."</i></div>

WRITING SECTION (optional)

The writing section is optional, but there are a select number of colleges throughout the U.S. that require or recommend the writing section for admissions. **None of the colleges or universities in Mississippi require the writing section.** If you do take the writing section, state your position clearly. The ACT prefers direct, concise writing, so limit unnecessary prose.

200+ COLLEGES require the writing section on the ACT. Mississippi colleges do not!

MATH SECTION

The math section is typically organized in easy to hard order. Use the “Plug-In” method when you are given variables in the question and answers. The “Use the Answer” method is helpful when you are given numbers in the answers. Use logic when you can instead of using math to solve a problem. Lastly, there are approximately 4-7 trigonometry questions on the ACT.

$$x=y^2$$

EXAMPLE

Plug-In Method

If the sum of three consecutive odd integers is p , then in terms of p , what is the greatest of these three integers?

- A. $(p-6)/3$
- B. $(p-3)/3$
- C. $p/3$
- D. $(p+3)/3$
- E. $(p+6)/3$

Step 1: Pick three consecutive odd integers. Do not use 1 or 0.

Step 2: Solve the problem using your numbers. What is the sum of the 3 consecutive odd integers you chose? This answer will represent p in the answer choices.

Step 3: What is the question asking? It's asking for the greatest of the three integers. What is the greatest of the three integers you chose? That's your target.

Step 4: Solve the answer choices using the numbers you chose. Plug in your answer for p to find the correct target.

Answer: E

Formulas and terms to know!

You will have to study your math formulas, because they will not be provided on the ACT. The following formulas and terms are typically tested on the ACT:

Integer Any number that is not a fraction.

Product Another term meaning to multiply.

Absolute Value The distance a number is from zero.

$$= \frac{1}{2}(\text{base})(\text{height})$$

Area of a triangle

$$r^2 = (x - h)^2 + (y - k)^2$$

Equation of a Circle**

$$A^2 + B^2 = C^2$$

Pythagorean Theorem*

$$= (\text{length})(\text{width})(\text{height})$$

Volume of a Rectangular Solid

$$= \sqrt{(x_2 - x_1)^2 + (y_2 - y_1)^2}$$

Distance Formula

$$\left(\frac{x_1 + x_2}{2}, \frac{y_1 + y_2}{2} \right)$$

Midpoint Formula:

* Used only with right triangles, where a and b are legs, and c is the hypotenuse.

** (h,k) represents the center point of the circle

EXAMPLE

Use the Answer Method

Marc is half as old as Tony and three times as old as Ben. If the sum of their ages is 40, how old is Marc?

- A. 3
- B. 16
- C. 12
- D. 18
- E. 24

Step 1: Whose ages are represented in the answer choices? Label the answer choices.

Step 2: Solve the problem using the answer choices, beginning with C. How do we get from Marc's age to Tony's age? How do we get from Marc's age to Ben's age?

Answer: C

READING SECTION

There are four types of reading passages: Literary Narrative, Social Sciences, Natural Sciences, and Humanities. Practice each of these, and determine which are easiest for you. Answer those first!!

Speed Reading Steps

- 1. **Read the *First* Paragraph**
After reading the blurb, read the first paragraph in full. The first paragraph usually gives readers a description of what the passage will be about.
- 2. **Read the *Last* Paragraph**
The last paragraph typically sums up all of the preceding information in the passage. Again, you get a good idea of what the passage covered.
- 3. **Read the *first sentence* of each of the *Middle* Paragraphs.**
The topic sentences of the middle paragraphs give the reader an idea of supporting details to back up the main idea. Additionally, they give you a good idea of where to find certain information that the questions may ask.

Another strategy you can use is the “Cover and Predict” strategy. Practice covering the answers and answering for yourself. Seeing the answer choices may cause you to second-guess yourself.

SCIENCE SECTION

The ACT Science test isn’t a science test at all. It’s more of a reading test. You do not have to know any scientific facts to do well on the science test. There are three types of science passages: Charts and Graphs, Experiments, and Conflicting Scientists. Practice with these types and determine which ones are easiest. Answer those first!

EXAMPLE

Passage I

Finch beak depth (see Figure 1) is an *inheritable* trait (it can be passed from parents to offspring).



Researchers studied the beak depth of 2 species of finches, *Geospiza fortis* and *Geospiza fuliginosa*. Both species live on Island A. *G. fortis* alone lives on Island B, and *G. fuliginosa* alone lives on Island C. For both species, the primary food is seeds. Birds with shallower beaks can efficiently crush and eat only small seeds. Birds with deeper beaks can crush and eat both large and small seeds, but they prefer small seeds.

Substitute to Simplify

If a Latin word is used to name something, replace it with a more familiar word to make it easier to understand. For example, use “Cat” in the place of *Geospiza fortis* and “Dog” in the place of *Geospiza fuliginosa* when preparing to answer this question.

ACT WorkKeys Career Readiness Certificate

WorkKeys is a system of assessments and curriculum that build and measure essential workplace skills that can affect your job performance and increase opportunities for career placement and advancement.

With ACT WorkKeys you can earn your National Career Readiness Certificate (NCRC®) that is an assessment-based credential issued at four levels; Platinum, Gold, Silver, and Bronze. The NCRC measures and certifies the essential work skills needed for success in jobs across industries and occupations.

An NCRC is earned by achieving a Level Score of 3 or better on all three WorkKeys assessments:

- Applied Math
- Workplace Documents
- Graphic Literacy

They are also available in Spanish.

HOW YOUR ACT TRANSLATES TO ACT NCRC

If you have already taken the ACT, you can find on your score report an estimate of the ACT NCRC level that students with your ACT composite score are likely to obtain.



CRC Skill Levels



LEVEL 3

score minimum
on all assessments

16%

of jobs demonstrate
this skill level

Relevant Occupations

Auto Body Repair Technician
Veterinary Assistant
Janitorial Assistant
Drywall Installer
Pharmacy Aide



LEVEL 4

score minimum
on all assessments

67%

of jobs demonstrate
this skill level

Relevant Occupations

Administrative Manager
Head Cook
Medical Assistant
Engineering Technician
Machinist



LEVEL 5

score minimum
on all assessments

93%

of jobs demonstrate
this skill level

Relevant Occupations

School Counselor
Pharmacy Technician
Semi-Conductor Processor
Business Executive
Electrician



LEVEL 6

score minimum
on all assessments

99%

of jobs demonstrate
this skill level

Relevant Occupations

Accountant
Technical Writer
Sales Manager
Registered Nurse Manager
Elevator Installer and Repairer

Approximate percentage based on jobs in the WorkKeys occupational profile database.

ACT WorkKeys

Individuals have the opportunity to prepare for and test in ACT WorkKeys assessments leading to the National Career Readiness Certificate (NCRC) through all Skill UP MS programs. Through online software, individuals take pre-tests in each area of the WorkKeys Assessments for a predicted level so they can have the opportunity to build on the essential career-relevant skills aligning with the WorkKeys assessments leading to the NCRC. Currently more than 2,600 Mississippi employers support the NCRC in their hiring practices.

To learn more about ACT WorkKeys preparation and testing, find your local community college program at skillupmississippi.com/#programs or call 601-432-6518.

Individuals who have a National Career Readiness Certificate and would like to have a copy of their certificate or would like to share their certificate with potential or current employers:

- Create a free **MyWorkKeys.com** account.
- Make your certificate public.
- Add information about your NCRC on your resume or job application to enable employers and human resources managers to verify that you have earned the certificate and possess the work skills needed for success.

WorkKeys preparation

Through Skill UP MS programs, ACT WorkKey Curriculum is available to prepare individuals for the ACT WorkKeys Assessments leading to the National Career Readiness Certificate (NCRC). Through online software, individuals take pre-tests in each area of the WorkKeys Assessments for a predicted level so they can have the opportunity to continue to learn more, review each answer and discover why it's correct or incorrect before ending the session. To learn more about how ACT's WorkKeys Curriculum prepares for the WorkKeys Assessments as well as free WorkKeys Assessment testing, find your local community college at skillupmississippi.com/#programs

Reverse Transfer

Reverse Transfer allows students who have transferred from a community college to a public university with at least 16 transferable credits to transfer credits earned at the four-year institution back to the community college. These reverse transfer credits count toward earning an associate degree, which gives students an additional credential and improves employability.

The Reverse Transfer Process is simple. Once you have completed at least one semester at the university, request the university send your transcript back to the community college you attended. Contact the registrar at the community college you attended and ask them to analyze your transcript with the credits you earned at both institutions to determine if you are eligible to receive an associate degree.

Community college students who plan to transfer to a four-year college or university should be aware of the transfer requirements that may apply in their particular situation or program of study. These requirements vary with ACT score, high school preparation, high school GPA, and the individual transfer college.

Students may take freshman and sophomore level transferable academic courses while at a community college. Generally, one-half of the hours required for a bachelor's degree may be transferred from a community college and applied to that degree at a four-year college or university.

It is important to choose courses wisely. The Mississippi Articulation and Transfer Tool website (matttransfertools.com) has been created to ensure that those seeking transfer to a Mississippi public four-year institution select the correct courses. It is essential that community college students meet with their community college academic advisor on a regular basis and refer to the articulation agreement when making community college course selections.

Completing the FAFSA

studentaid.gov

It is important to complete the Free Application for Federal Student Aid (FAFSA), the application used to help determine student eligibility for financial aid. You can file as early as October 1. Make sure to file the FAFSA before your college's priority filing deadline to qualify for the most money.



ASSISTANCE FILING THE FAFSA

If you have questions about your FAFSA, use the chat on our website (get2college.org). We can help!



FEDERAL AID THAT A STUDENT CAN RECEIVE BY COMPLETING THE FAFSA:

- ☐ **Pell Grant**- Free need based grant for undergraduate students.
- ☐ **Work Study**- Part-time job for students with financial need.
- ☐ **FSEOG**- Grant for undergraduate students with exceptional financial need at participating schools.
- ☐ **Student & Parent Loans**- *Learn more on page 24.*

THE FAFSA IS FREE!

If a website asks you to pay to fill it out, you're not dealing with the official FAFSA site, studentaid.gov.



DOCUMENTS YOU NEED

(for starting college fall 2022)

The FAFSA asks for basic information about the student and parent (if dependent) and the family's income and assets. Depending on your circumstances, you might need the following information or documents as you fill out the FAFSA.

Student & Spouse's:

- Legal names
- Social Security numbers
- Dates of birth
- Email addresses
- 2020 W-2 forms and other records of money earned
- 2020 Federal Income Tax Return (the 1040 form). If your spouse files separately, have copies of both.
- Mississippi ID or driver's license
- Alien Registration Number or Green Card (if applicable)

IMPORTANT NOTE

The FAFSA will also require you to provide information on your marital status such as marriage date, divorce date, or separation date.

Financial Aid Data Sheet

Use this data sheet to record the required Federal Student Aid ID. This FSA ID will be used to log into the studentaid.gov website throughout your college career.

The FAFSA

studentaid.gov

Student's name: _____ Date FAFSA submitted: _____

FAFSA Save Key: _____

STUDENT FSA ID:

Student Username: _____

Student Password: _____

Student Email: _____ ☐ Verified

Student Cell Phone: _____ ☐ Verified

Question #1: What city were you born in? Answer #1: _____

Question #2: What is your mother's maiden name? OR What is your high school's mascot?

Answer #2: _____

Question #3: _____

Answer #3: _____

Question #4: _____

Answer #4: _____

Mississippi Aid Application

msfinancialaid.org

Student Username: _____

Student Password: _____

RENEW YOUR FAFSA & MISSISSIPPI AID ANNUALLY

Renew your financial aid with the step-by-step tutorial on the Get2College YouTube channel, or contact a Get2College counselor for a virtual appointment.

Start Here!

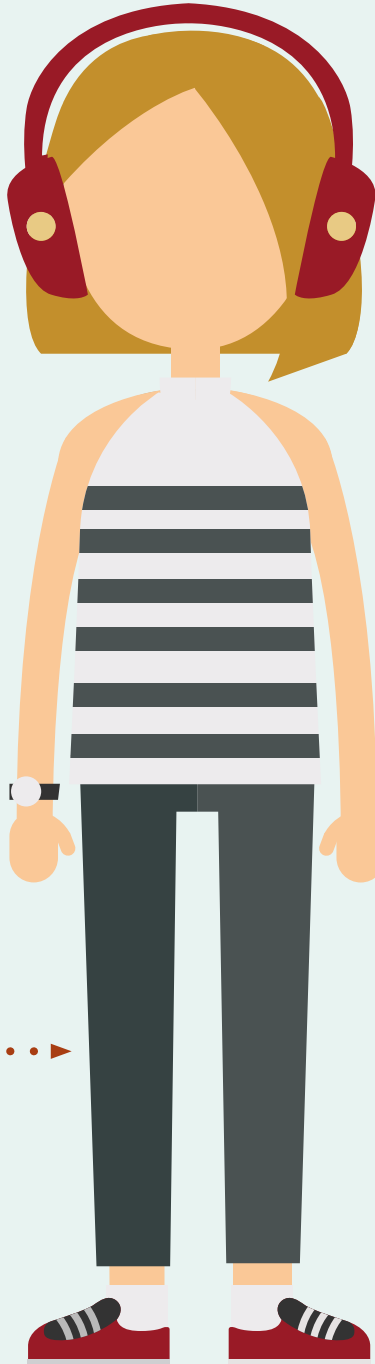
Identify your DEPENDENCY STATUS on the FAFSA!

Dependent Student

If you answered

no

to all these questions, you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA.



no

24+

Will you be 24 or older by Dec 31 of the school year for which you are applying for financial aid?

no



Will you be working toward a master's or doctorate degree? (MA, MBA, MD, JD, PhD, EdD etc.)

no



Are you married or separated but not divorced?

no



Do you have children who receive more than half of their support from you?

no



Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

no



Are you an emancipated minor or are you in a legal guardianship as determined by a court?

At any time since you turned 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

no

**Risk of
being
homeless**

Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

no



Are you currently serving on active duty in the U.S. armed forces for purposes other than training? Are you a veteran of the U.S. armed forces?

**Foster
Care**

Start Here!

24+

yes

Will you be 24 or older by Dec 31 of the school year for which you are applying for financial aid?



yes

Will you be working toward a master's or doctorate degree? (MA, MBA, MD, JD, PhD, EdD etc.)



yes

Are you married or separated but not divorced?



yes

Do you have children who receive more than half of their support from you?



yes

Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?



yes

Are you an emancipated minor or are you in a legal guardianship as determined by a court?

Foster Care

yes

At any time since you turned 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

Risk of being homeless

yes

Unique circumstances?

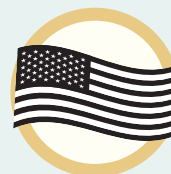
If you are unsure of how to answer a certain criteria question then consult the financial aid office at your college of choice.

Independent Student

If you answered

yes

to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA.



yes

Are you currently serving on active duty in the U.S. armed forces for purposes other than training? Are you a veteran of the U.S. armed forces?

What to do after submitting your FAFSA

STUDENT AID REPORT (SAR)

The processed FAFSA results will be sent to the colleges you listed on the FAFSA, and the college's Financial Aid Office will determine the amount of financial aid you will receive.

Review your Student Aid Report to make sure the information is correct. If the information is incorrect, it may be necessary to go back into studentaid.gov and make corrections to a processed FAFSA.

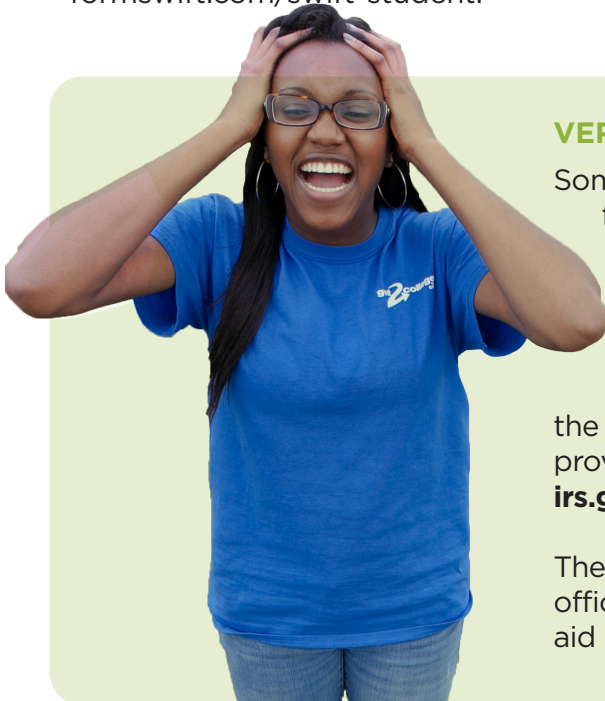
FINANCIAL AID APPEAL

There are certain circumstances where you can file a financial aid appeal. For example, if your family's financial situation has changed since you completed your FAFSA or if the FAFSA didn't capture a financial obligation or difficulty your family is facing, you can request to have your financial aid offer reviewed again by the financial aid office. SwiftStudent is a FREE resource that helps you write your financial aid appeal letter. You'll be able to pick the situation that most applies to you and build your letter from their templates. <https://formswift.com/swift-student>.



Federal Student Aid

Got questions about your FAFSA?
Call 1.800.4FEDAID
(1.800.433.3243)



VERIFICATION

Some financial aid applications will be selected for a federally required verification process. This means that you will be expected to provide supporting documentation for the information on your FAFSA. You may be asked to verify household size, the number of students in college, or untaxed income. You may be asked to upload your tax return directly from the IRS using the FAFSA IRS Data Retrieval Tool, or you can provide an IRS Tax Return Transcript by requesting online at **irs.gov** or by calling **800.908.9946**.

The information requested must be sent to the financial aid office at the college. Most colleges will not make a financial aid award for you until verification is complete.

Mississippi Aid Application (MAAPP)

msfinancialaid.org

Apply as early as October 1 at msfinancialaid.org. A link to the state aid website is also available from the FAFSA confirmation page.



MTAG - Mississippi Tuition Assistance Grant

Application deadline: September 15, 2022

Pays \$500/year for freshmen or sophomores and \$1,000/year for juniors and seniors.

- Requires a 15 ACT
- 2.5 GPA
- Students cannot be maximum Pell eligible

MESG - Mississippi Eminent Scholars Grant

Application deadline: September 15, 2022

Pays \$2,500/year.

- Requires a 29 ACT
- 3.5 GPA
- **Must apply within three years of high school graduation**

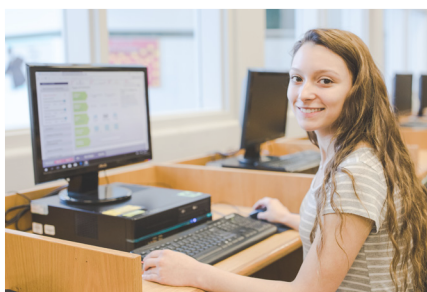
HELP - Higher Education Legislative Plan

Application deadline: March 31, 2022 with supporting documents due by April 30, 2022

Covers **full tuition and required fees** for eight semesters at a public institution. Students attending a private institution in Mississippi will receive an award amount equal to the average tuition costs for the public Mississippi universities. Eligible students meet the following criteria:

- Requires a 20+ ACT
- 2.5+ GPA
- College Prep Curriculum
- Meet income requirements (\$39,500 adjusted gross income for family with one dependent). \$5,000 added to the requirement for each dependent under the age of 21.
- Be Pell eligible.
- **Be within one year of high school graduation.**

What's next after applying for the state aid?




Mississippi Office of Student Financial Aid

msfinancialaid.org

601.432.6997

- ☐ Check the status of your application through your student account at **msfinancialaid.org** using your username and password (*noted on page 19*).
- ☐ To continue to receive Mississippi aid, you must take and pass at least 15 hours each semester (fall/spring).



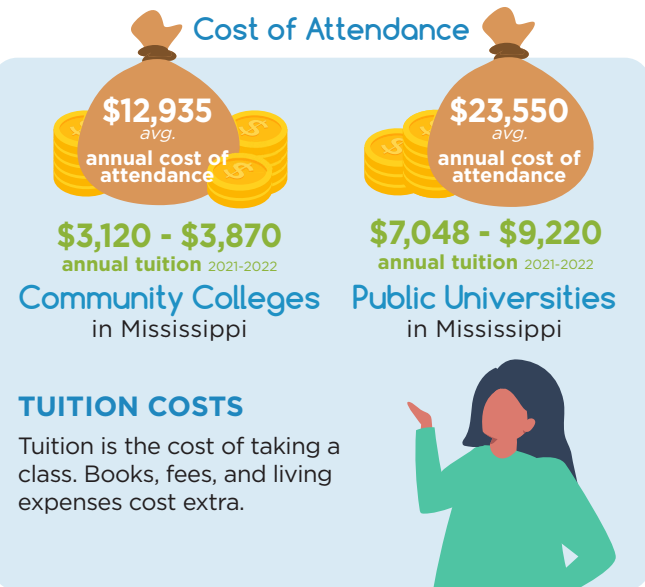
Are you getting Missing Documents emails from Student Financial Aid?

Check your MAAPP student portal for more information!

Federal Direct-Loans

The following loan interest information provides the fixed interest rates for new Direct Loans first disbursed on or after July 1, 2021, and before July 1, 2022.

These rates will apply to new Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct Plus Loans made during this time.



DIRECT SUBSIDIZED LOANS
Undergraduate
3.73%

DIRECT UNSUBSIDIZED LOANS
Undergraduate
3.73%

DIRECT UNSUBSIDIZED LOANS
Graduate
5.28%

DIRECT PLUS LOANS
(Graduate & parents)
6.28%

SUBSIDIZED

Students must show financial need and Dept. of Education pays interest until 6-months after graduation.

UNSUBSIDIZED

Available to any undergraduate student, borrower is responsible for interest payment while student is enrolled.

Entrance Counseling & Loan Acknowledgment

You must complete entrance counseling and annual student loan acknowledgment at studentaid.gov before your school can make the first disbursement of your student loan. This helps you to understand your responsibilities regarding your loan.

Master Promissory Note

To take out a Direct Loan for the first time, you must complete a Master Promissory Note (MPN). The MPN will be provided either by your school or the Federal Department of Education.

You don't have to accept the entire loan amount!

It is good practice to only accept the dollar amount you need for your educational expenses each year.

GET2COLLEGE

STUDENT LOAN REPAYMENT CALCULATOR
bit.ly/repaymentcal



If you're not sure how much you'll owe on your student loan after graduation, Get2College's Student Loan Repayment Calculator is the perfect tool for you. Simply input the amount of your loan, loan interest rate, and how long you have to pay it back, and it will estimate what your monthly bill will be. Find it here: bit.ly/repaymentcal

AWARD NOTIFICATION

You will receive a financial aid award notification only from those colleges to which you have been offered admission. The award notification will tell you what financial aid you are eligible to receive, how to accept, and the next steps in the process. Typically, schools will allow you to accept your award online. However, you may receive an award letter by mail. You should determine which of the awards you will accept and which you will decline.



How much can I borrow?

Your school determines the loan type(s), if any, and the actual loan amount you are eligible to receive each academic year. However, there are limits on the amount in subsidized and unsubsidized loans that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits). The actual loan amount you are eligible to receive each academic year may be less than the annual loan limit. These limits vary depending on:

- What year you are in school and
- Whether you are a dependent or independent student.



How do I apply for a loan?

To apply for a Direct Loan, you must first complete and submit the Free Application for Federal Student Aid (FAFSA®) form. Your school will use the information from your FAFSA form to determine how much student aid you are eligible to receive. Direct Loans are generally included as part of your financial aid offer.

If the total loan amount you receive over the course of your education reaches the aggregate loan limit, you are not eligible to receive additional loans. However, if you repay some of your loans to bring your outstanding loan debt below the aggregate loan limit, you could then borrow again, up to the amount of your remaining eligibility under the aggregate loan limit.

Federal loan limits for Independent Students

(annual and aggregate)

First-Year Undergraduate

Annual Loan Limit

\$9,500

No more than \$3,500 of this amount may be in subsidized loans.

Second-Year Undergraduate

Annual Loan Limit

\$10,500

No more than \$4,500 of this amount may be in subsidized loans.

Third-Year and Beyond Undergraduate

Annual Loan Limit

\$12,500

No more than \$5,500 of this amount may be in subsidized loans.

Graduate or Professional Students

Annual Loan Limit

\$20,500

Unsubsidized only

Subsidized and Unsubsidized

Aggregate Loan Limit

\$57,500

For Undergraduates

No more than \$23,000 of this amount may be in subsidized loans.

\$138,500

For graduate or professional students

No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

Avoid Delinquency and Default



Margaret Saffold
Loan Portfolio
Manager at
Woodward Hines
Education
Foundation

Students who have previously enrolled in college may have prior student loans that are now in default. The following options can help you get out of default and/or regain eligibility for federal student aid.

Loan Rehabilitation To rehabilitate defaulted federal student loans, you must sign an agreement to make a series of nine monthly payments over a period of 10 consecutive months. The monthly payment amount you'll be offered will be based on your income, so it should be affordable. In fact, your monthly

payment under a loan rehabilitation agreement could be as low as \$5! Each payment must be made within 20 days of the due date. Loans can only be rehabilitated once.

Loan consolidation Loan consolidation allows you to pay off your defaulted federal student loans by consolidating (combining) your loans into a new Direct Consolidation Loan. To consolidate a defaulted federal student loan into a new Direct Consolidation Loan, you must either agree to repay the new Direct Consolidation Loan under an income-driven repayment plan or make three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before you consolidate it.

Repayment in full is exactly as it sounds; you can repay the full amount that you owe at that time. Contact the U.S. Department of Education Default Resolution Group at 1-800-621-3115. They will help you figure out the way to resolve your default based on your individual circumstance.



STUDENT SPOTLIGHT



"Working full time while taking a full load of classes is not easy. It's been a grueling process to do my job and spend time with my family and pets. It has all been worth it though, and now I can look back and appreciate the experience I gained through the program and on the job. I strive to be the best role model I can for my children, and I want them to know I work hard to reach my goals."

– **Johnathan Steele** Mississippi Gulf Coast Community College

Calculating College Cost

Financial aid offers can vary from school to school. Use this worksheet to compare your financial aid offers. Look closely at the total cost of attendance for each and understand the amount that will ultimately remain after your financial aid and scholarships are awarded.



FINANCIAL AID COMPARISON

	School Name	School Name	School Name
	School 1	School 2	School 3
COST OF ATTENDANCE			
Tuition & Fees (9 months)			
Housing & Meal Plan	+	+	+
Books & Supplies	+	+	+
Personal Expenses	+	+	+
Transportation Expenses	+	+	+
Miscellaneous Expenses	+	+	+
TOTAL COST OF ATTENDANCE (COA)	=	=	=
EXPECTED FAMILY CONTRIBUTION (EFC) <i>Amount the FAFSA estimates you will pay.</i>	-	-	-
FINANCIAL AID ELIGIBILITY <i>Subtract your EFC from your COA</i>	=	=	=
FINANCIAL AID (PER YEAR) <i>Find this listing on your award letter</i>			
Federal Pell Grant	+	+	+
Federal SEOG Grant (varies by college)	+	+	+
Mississippi grant	+	+	+
College grants & scholarships	+	+	+
Other grants & scholarships	+	+	+
Federal Work Study	+	+	+
Loans <i>Money that has to be paid back</i>			
Federal Direct Loan - Subsidized	+	+	+
Federal Direct Loan - Unsubsidized	+	+	+
Federal Parent PLUS Loan	+	+	+
TOTAL FINANCIAL AID AWARDED	=	=	=
YOUR UNMET NEED <i>Financial Aid Eligibility minus total Financial Aid Awarded</i>	=	=	=
YOUR OUT-OF-POCKET COST <i>EFC plus Your Unmet Need</i>	=	=	=

Gulf Coast Get2College Center

715 Cox Avenue, Ocean Springs, MS
228.875.4441 | gulfcoast@get2college.org

Jackson Get2College Center

2616 Lakeward Drive, Jackson, MS
601.321.5533 | jackson@get2college.org

North MS Get2College Center

5699 Getwell Road, Bldg H, Ste 3
Southaven, MS
662.349.2789 | nms@get2college.org

WHAT'S NEXT4U?

GET2IT.



**#1 first u
haf-ta
fafsa**

Whether it's a 4-year university or technical program at a community college, we're here to help. For free resources or to schedule an appointment, please visit us at get2college.org

