

HIFE CPP REQUIREMENTS:

- ◆ Must have a minimum GPA of 2.5
- ◆ Must seek to attend an accredited institution
- ◆ Must be willing to complete the assigned homework provided by the HIFE Coach

Inside this issue:

Types of Different Degree Levels	1
Message From The Dean	1
National Universities Rankings	2
Do You Know	3
5 Tangible Reasons to Get a College Degree	3
5 Intangible Reasons to Get a College Degree	4
Coach's Corner	4

Types of Different Degree Levels

There are four major categories of degrees available for postsecondary students: associate, bachelor's, master's and doctoral degrees. Earning one of these degrees can take 2-8 years, depending on the level of the degree and field of study.

Associate Degrees

Associate-level programs offer different degrees for a variety of careers. These 2-year programs may provide the necessary training to prepare students for entry-level positions in fields like nursing, graphic design and other vocational areas. Associate degree programs are most commonly available from community colleges and technical schools.

Bachelor's Degrees

A bachelor's degree program is an undergraduate program that usually takes four years to complete. Enrolling in a bachelor's degree program requires that students choose a major area of study, such as finance, history, communications or biology. Graduates from a bachelor's degree program are qualified to work in entry- or management-level positions, depending on the field.

Master's Degrees

Master's degree programs are graduate programs that let students specialize in an area of study and typically take 1-2 years to complete. Along with an undergraduate degree, enrolling in a master's degree

program usually requires a minimum GPA and an acceptance score on a graduate entrance exam, such as the Graduate Record Examination (GRE). Many master's degree programs require a thesis or capstone project for graduation.

Doctoral Degrees

Doctoral degree programs are the most advanced type of degree program available. Admittance into a doctoral degree program usually requires a master's degree. Completing the Ph.D. usually takes several years, involving the completion of a dissertation and a major research project.

Source: education-portal.com

Message From The Dean - Bob Fulcomer

As we enter the time of year when many high school seniors are making decisions about what school they will attend in the coming fall, there are many who are not making this choice and for several reasons. Some of the latest statistics show that the percentage of young adults who receive a 4 year degree by the time they are 24 yrs. old has increased. The surprising part of these

statistics are the income levels of the families. Approximately 77% are families from the top income quartile and only 9% are from the lowest quartile. Many young adults feel they can't financially afford to go to college or that they have to work to help support the family. From experience, I feel that the single biggest obstacle is lack of knowledge, not academic knowledge but

the knowledge that there are so many opportunities available for anyone and everyone who wants to pursue a higher education. This is the premise that the HIFE CPP program is based on. With proper planning, there is a way to obtain not only an education but a rewarding and satisfying career.

National Universities Rankings

US Rank	School	Tuition and Fees	Total enrollment	Fall acceptance rate
#1	Princeton University	\$41,820	8,014	7.40%
#2	Harvard University	\$43,938	19,882	5.80%
#3	Yale University	\$45,800	12,109	6.90%
#4Tie	Columbia University	\$51,008	23,606	6.90%
#4Tie	Stanford University	\$44,757	18,136	5.70%
#4Tie	University of Chicago	\$48,253	12,539	8.80%
#7	Massachusetts Institute of Technology	\$45,016	11,301	8.20%
#8Tie	Duke University	\$47,488	15,465	12.40%
#8Tie	University of Pennsylvania	\$47,668	21,358	12.20%
#10	California Institute of Technology	\$43,362	2,181	10.60%
#10	California Institute of Technology	\$43,362	2,181	10.60%
#11	Dartmouth College	\$48,108	6,342	10.40%
#12	Johns Hopkins University	\$47,060	21,052	17.10%
#13	Northwestern University	\$47,251	20,997	14%
#14	Washington University in St. Louis	\$46,467	14,032	15.60%
#15	Cornell University	\$47,286	21,593	15.60%
#16Tie	Brown University	\$47,434	8,943	9.20%
#16Tie	University of Notre Dame	\$46,237	12,124	22.30%
#16Tie	Vanderbilt University	\$43,838	12,757	12.70%
#19	Rice University	\$40,566	6,628	16.70%
#20	University of California—Berkeley	in-state: \$13,844	36,204	17.70%

Various factors that make up the college experience can't be measured by a series of data points. But for families concerned with finding the best academic value for their money, the U.S. rankings provide an excellent starting point for the search.

Many factors will figure in your decision, including location and the feel of campus life; the range of academic offerings, activities and sports; and cost and the availability of financial aid. But if you combine college

visits, interviews and your own intuition, rankings can be a powerful tool in your quest for the right college.

Source: usnews.com

Upper right photo: Princeton University
Lower right photo: Harvard University



Do You Know?

Some well-informed students actually graduate from college with an Associate degree before they graduate high school!

Most, if not all, of the cost for this Associate degree was paid for by the high school the student was attending!

The students who obtained their Associate degree before graduating high school were, in most cases, guaranteed acceptance to the public universities in their state.

Many of these students who apply to private universities receive better awards and are looked at more favorably for admissions.

The number of students that actually complete their Associate degree before completing high school is very low. There are significantly more students who graduate high school with some college credit. There are many reasons why the numbers are so low, starting with students and parents not knowing that it is an option. Many times, by the time they find out this as an option, it is too late to take action.

Different states have different requirements, and individual school districts have their own requirements and guidelines as well. Not all colleges participate in these types of programs, and when they do,

there may be additional procedures and guidelines that vary from school to school.

The key to being successful in participating in this type of program, which is commonly referred to as *dual enrollment*, is planning. HIFE College Planning Coaches are experts in this area and have many years of experience helping high school students and their parents to understand what this program is and how it works for their individual situation. With proper planning and guidance, the additional workload for the student is minimal.

Source: Dean Robert Fulcomer



5 Tangible Reasons to Get a College Degree

1. You'll make more money. Figures range from several hundred thousand to a million dollars or more over your lifetime. Regardless of the details, however, you'll have more income.

2. You'll have a lifetime of increased opportunities— more job openings, more chances at promotions, and more flexibility. Which jobs you take (and keep) are just a few of the doors that will be opened when you have your degree in hand.

3. You'll be more empowered as an agent in your own life.

You'll be better educated about the things that have an impact on your day-to-day existence: knowing how to read a lease, having an understanding of how the markets will influence your retirement accounts, and handling the finances of your family. A college education can empower you in all kinds of ways to be more in control of your life's logistics.

4. You'll be better able to weather adversity. From having more money available (see #1 in this list!) in a savings account to having marketable skills and an

education during an economic downturn, having a degree can come in handy when life throws you a curve.

5. You'll always be marketable. Having a college degree is becoming increasingly important in the job market. Consequently, having a degree now will open doors for the future, which will in turn open more doors and make you more marketable later ... and the cycle continues.



HIFE



COLLEGE
PLANNING
PROGRAM

5 Intangible Reasons to Get a College Degree

8301 East Prentice Avenue
Suite #312
Greenwood Village, CO 80111

Phone: 303-597-0197
Fax: 303-369-3900
Email: hifecpp@hife-usa.org

Check us out on the web:
www.hife-usa.org

1. You'll lead a more examined life.

The critical thinking and reasoning skills you learn in college will stay with you for a lifetime.

2. You can be an agent of change for others.

Many social service positions, from doctor and lawyer to teacher and scientist, require a college degree (if not a graduate degree). Being able to help others means you have to educate yourself to do so through your time in school.

3. You'll have more access to resources.

In addition to the financial resources you'll have ac-

cess to through your higher income, you'll also have resources in all kinds of unexpected and intangible ways. Your roommate from freshman year who is now an attorney, your friend from chemistry class who is now a doctor, and the person you met at the alumni mixer who may offer you a job next week are the kinds of benefits and resources that are hard to plan for -- but that can make all the difference in the world.

4. You'll have future opportunities in ways you may not be considering now.

When you graduate from college, you may have never even given a second thought to graduate school. But as you

get older, you may unexpectedly develop a strong interest in medicine, law, or education. Having that undergraduate degree already under your belt will allow you to pursue your dreams once you realize where they are going.

5. You'll have a strong sense of pride and self.

You may be the first person in your family to graduate from college, or you may come from a long line of graduates. Either way, knowing you earned your degree will undoubtedly give a lifetime of pride to yourself, your family, and your friends.

Source: collegelife.about.com

Coach's Corner

This time of year is a busy time for seniors in the HIFE College Planning Program. They are working on the Free Application for Student Aid (FAFSA), finishing applying to schools and finalizing

their majors for college. Seniors just enrolling into the HIFE College Planning Program are now are facing the same tasks, however, they have less time. If you have seniors who have not

enrolled yet, this is a great time to do so. The HIFE Coaches are ready to help these seniors catch up and get through these tasks. It is an exciting time for all seniors. The HIFE Coaching staff will make sure they know what is needed.