NATIVE PATHWAYS

A College-Going Guidebook

collegefund.org/nativepathways

@nativepathways

AMERICAN INDIAN COLLEGE FUND
EDUCATION IS THE ANSWER
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Greetings students, potential students, and supporters of education,

When I was in high school (many years ago but not so long ago that I don’t remember), I had no idea what college would be like. I was in a public school on my home reservation and many of us were expected to go to college, but we didn’t have many opportunities to learn what that meant.

Many of my fellow classmates were not expected to go to college, and no one told them it was a possibility. I am positive that situation also still exists.

I’ve observed a whole range of situations that help me understand what it’s like to be a Native student in high school, a student who doesn’t know that anything after high school is even possible, or who knows that there are opportunities but doesn’t know how to access them. I have children and grandchildren and I have learned to make no assumptions about what they know about post-secondary education pathways.

As your relatives and as educators, we want all of our Native youth to graduate from high school and have access to college, technical or vocational school, and other paths to good careers.

So being a part of the American Indian College Fund and supporting Native Pathways has been an incredible opportunity for me to help change your experiences as a Native person. As your relatives and as educators, we want all of our Native youth to graduate from high school and have access to college, technical or vocational school, and other paths to good careers. We want our Native youth to have rewarding employment that provides the resources for better lives. We know that being able to provide for yourself and your family also means you will have a stronger tribal identity and a more prosperous tribal community.
One of the great things about educational paths is that there are many. Even if circumstances caused you to leave high school before you graduated, you can still get a high school equivalency diploma and go to college or vocational school. If you have been out of high school for months or years, you can still go to college. If you went to college and dropped out, you can go back.

As Indigenous people, we often think back to what our ancestors modeled and advised as inspiration. Our ancestors, including our parents and grandparents, wanted us to be able to take care of ourselves and our families. They fought incredible battles so that who we are as tribal people would survive and thrive with our identities intact. They knew that taking advantage of schooling was necessary so that we could navigate the modern world.

This handbook is a guide filled with tools. Think of it as a possibles bag made of deer hide, like those the Lakota people used to store things that they needed for their daily lives; or a cedar basket woven by coastal people to store their goods; or a clay pot molded by the hands of our grandmothers to keep essential water and seeds of life.

We are contemporary Indigenous people. We keep the values and kinship of our tribes intact while adapting and using the tools of modern society. We use those tools to our advantage.

Use this guidebook to your advantage. Use it as a resource to help you get started on your path to adulthood. Use it as a resource to complement what you are learning about post-secondary education.

Have fun with the guidebook while remembering that we offer it to you, our Native youth, because we want the best for you.

Wopila, thank you, to each of you for opening this book and using it to create a better life.

Cheryl Crazy Bull
Wacinyanpi Win, They Depend On Her
Sicangu Lakota
President and CEO
American Indian College Fund
LETTER FROM ELDER
Dr. Henrietta Mann

Respectful and Loving Greetings

As a grandmother, I am exceptionally pleased that you are considering higher education. Before embarking on that educational journey, we should remember that our grandparents were among the most informed people in the world. They excelled in what we call traditional knowledge, knowledge that addresses each discipline that comprises the curriculum you have studied thus far, and will study more intensely in an institution of higher education. They had to learn how to communicate in a language different from their respective Indigenous languages given them at creation, which are as Native to this country as are you.

As you prepare for a college or university education, remember you carry cultural knowledge, identity, strength, and resilience that evolved from this land, which will help you adjust to a different place and challenges that may confront you in that new educational environment. Remember that others from your nation and other first nations have forged a path for you, and that you, too, will assist in shaping a stronger educational path for those younger generations, your brothers and sisters, who will follow you. What a joy and a responsibility!

As a very senior octogenarian who has walked long on this earth and spent three-fourths of my lifetime in classrooms and on college and university campuses from one end of the continent to the other, I possess a great love of education. Being well educated is one of my many wishes for you. Be realistic about the fact that education is a requisite for building a good life today and for living in the unknown future into which we are all walking. Above all, follow your dreams.

As Native youth, another wish I have for you is to strive to be the best person you can possibly be and become. Remember, you are unique in that you come from nations that have always produced true human beings with phenomenal minds and from cultures that have strong values such as love, respect, understanding, and generosity. Furthermore, ancestral traditional knowledge teaches us about living in a harmoniously interdependent world characterized by the inclusive circle of life. This is your inheritance from all the generations that lived in this place, long before 1492.

“Remember you carry cultural knowledge, identity, strength, and resilience that evolved from this land.”
Another of my wishes for you is that you should enroll in American Indian/Native American Studies courses should they be offered in your college/university of choice. We can never know enough about who we are, our respective histories and philosophies, our environmental ethics, and about the evolution of Indian-white relations. Unfortunately, the average Native student has had little opportunity to study life on this continent before and after the arrival of the Niña, the Pinta, and the Santa Maria. We recognize our absence from the pages of American history, or for that matter from practically every area of study offered at the college and university level. Certainly, the study of Indigenous peoples is a smart way to fortify oneself against stereotyping, discrimination, and racism as we struggle to build healthy interpersonal and intercultural relations.

My wishes for you are boundless, as is my faith in you. I want all things good for you as you go about the serious business of preparing for college. Do not become discouraged by the amount of paperwork and thought involved in taking that most serious educational step in your short life. It can assuredly result in possible future employment service in your community or perhaps away from home.

As elders, we dream that our young people will return to us with their education and revitalize our communities and nations. In the meantime, my final wish for you is to have a happy time in that place of education as you gather more knowledge that will provide independence and enable you to live well far into the time ahead. Build yourself a good future.

My wishes represent those of your grandparents, who throw their loving protection over you for all time. You are loved and represent all our hopes and dreams as this land’s First Peoples. Have a fulfilling educational journey.

Sincerely,
Henrietta Mann, Ph.D. “Ho’e-osta-ooh’e, Prayer Cloth Woman” (Cheyenne)
How to Get Into College

Photo by Amanda Ceronish
Organize Your College Applications

Organizing your life leading up to college is so important.

You may be thinking that you can wait until your last year in high school to start looking at colleges. That is like waiting until the night before to start studying for a test! Any admissions officer will tell you to start early when preparing for college. The earlier you start planning your future, the more equipped you will be to make informed decisions about the future. Here are some tips to organize the paper work involved when applying to college:

Have a hard copy and digital copy system. Digital copies are most commonly used to share or upload information in pdf or jpg formats. A hard copy or printout is great when computers fail or things are accidently deleted.

For hard copies, a file cabinet or accordion folder can keep you organized. Here are some suggested tabs: College Brochures; Pending College Apps; COMPLETED College Apps; Essays; FAFSA info; Proof of Tribal Enrollment or Certificate of Indian Blood; Scholarship Information; Important Docs; Personal Info; and Health Insurance.

Websites
- FAFSA - studentaid.gov
- SAT - collegeboard.org/sat
- ACT - act.org

<table>
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<tr>
<th>College Lists</th>
<th>Deadlines and Passwords:</th>
<th>Documents:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital Copy</td>
<td>Log important dates on email or your smart phone. ACT or SAT test dates, financial aid, or due dates can be kept in one place. Keep passwords in a Google Doc or in your phone notes for reference and label it.</td>
<td>Save all your essays, keep pdf scans of completed applications and documents submitted.</td>
</tr>
<tr>
<td>Hard Copy</td>
<td>Once you submit your application, note the date you submitted the applications. Keep your passwords in a safe place for your email, FAFSA, college log-in, etc.</td>
<td>After taking your ACT or SAT test, keep a record for reference. When preparing for the FAFSA, collect the documents and keep the confirmation printout for reference.</td>
</tr>
</tbody>
</table>

Checklists
Keep a calendar of events: daily, weekly, monthly, and yearly. We realize you will be busy balancing high school and making college plans. If organization is not your thing, try making lists. Checking off a task can be very satisfying and will keep you accountable, from little to big tasks.

College Tasks for October
- Request SAT scores
- Ask Mr. Youngbull for a letter of recommendation
- Set-up alumni interview with K. Smith (UCLA)
- Ask Taylor to look over my essays for Full Circle scholarship
- Turn in FAFSA opens on Oct. 1st!!!
College-Bound Native Students
Take advantage of amazing college programs specific to Native American and Alaska Native students. See if you have programs like GearUp, JumpStart, or Native Pathways to College near you or within your community. Apply to programs that allow you to meet college admissions officers and receive test prep and other resources to help you prepare for college. Colleges recruit students through several programs like:

- **Fly-in programs at top universities** - Some college programs will fly students in from across the country for free to stay in the dorms, meet students, meet faculty and staff, while also sharing information on their application process. Ask your top colleges if they have similar opportunities!

- **College prep program or bridge program** - These programs can start from an early age to help students explore careers, understand the college process and gain life-long skills. Programs can meet regularly throughout the year and some can meet for week-long events in the summer.

- **Native American Visit Days** - Colleges who serve and recruit Native students invite local high schools in the state to learn more about their college for one day. Colleges share specific services for Native students like scholarships, mentorship, fields of study and cultural programs. Ask an admission officer if these are provided.

Native Pathways to College created a large poster to help you organize your college path and check off tasks as the year progresses.

- 9th Grade Tips Poster: collegefund.org/9thgradechecklist
- 10th Grade Tips Poster: collegefund.org/10thgradechecklist
- 11th Grade Tips Poster: collegefund.org/11thgradechecklist
- 12th Grade Tips Poster: collegefund.org/12thgradechecklist
Four common mistakes when completing the FAFSA

Insights from Tiffany Gusbeth (Northern Cheyenne)

Why should a student complete FAFSA?
A student should complete a FAFSA each year to discover their financial aid options. Students will often be surprised to learn that they are eligible for grants or scholarships based on information they entered on the FAFSA. Most people think that they will not be eligible, so they do not apply. However, many scholarship organizations also use this information to award scholarships, so it is important to complete the online application. The more you know, the better decisions you can make.

What are 4 common mistakes students make when completing the FAFSA?

1. Not using the Internal Revenue Service (IRS) Data Retrieval Tool (DRT). It is tempting to plug in the numbers from your tax returns, but this is where errors occur. Using the DRT allows the IRS to enter the correct info in the correct spot. You are less likely to be selected for verification when you use this tool. Verification is a financial aid process to confirm the data reported is correct on your FAFSA.

2. Number of household members and number in college. Many students enter an incorrect number, triggering the application to be selected for verification. Read the definition on these very carefully. Number of household includes children, yourself, even if you do not live with your parents.

3. Not signing the FAFSA. You might answer every single question on the FAFSA (good job!), but it will not get processed until you and your parent sign the form online with your Federal Student Aid ID (FSA ID). You can save the application and return to it. Even better, get your FSA ID before you start!

4. Adding schools to the FAFSA. You can add up to 10 colleges to FAFSA. Add them by entering their school code or by using the search tool. Include any school you are considering so that they will get your FAFSA for review.

FAFSA Stands for Free Application for Federal Student Aid
studentaid.gov/fafsa
What’s next after FAFSA is complete?
After signing and submitting the FAFSA, call the school you are considering to attend. Confirm they received all your information electronically. Once the school receives your information, they will let you know what your next steps are. Sometimes they will ask you to complete additional forms. Follow their instructions to complete your application and get an award letter quickly. Many schools have deadlines, so complete the required next steps quickly to get an award letter quickly.

Key things to look for in a financial award letter
Each school has a different format. Read the letter, look carefully for any instructions on how to accept your award, deadlines, and next steps. Many times, this is an electronic form, so check your email and spam folder.

• **Grants:** Depending on your FAFSA, you might be eligible for federal or state grants. These are funds that you do not have to pay back. Always accept these first.

• **Scholarships:** Sometimes schools will award you a scholarship directly. Make sure you understand the eligibility criteria: GPA, major, and other requirements that might be involved.

• **Tuition Waivers:** If you qualify for a tuition waiver, this might appear on your award letter. Double-check that you have completed all the steps to receive this waiver.

• **Loans:** Loans are money that you will have to pay back with interest. If you need this, you will have to complete additional steps. Check with your financial aid office to make sure you understand what the steps are and the parameters around repaying your loans.
You may be thinking that your grades or test scores mean everything in a college application. While they are an important part of your application, so is your personal statement or essay. Many colleges have this writing requirement in order to be considered for admission. Scholarships emphasize written statements or short answer questions to find deserving students.

Be sure to follow the directions of the essay:

- **Keep within the word or page limit.** The goal is to get your ideas across, but be concise with your content.
- **Answer the questions.** After writing your essay, make sure you answer the questions to the best of your ability.
- **Proofread your essay.** An extra pair of eyes over an essay you have read 10, 20, or 100 times can make all the difference.

Colleges are excited to hear from students that have a unique story to share. They want to know how your lifestyle and viewpoints can impact and make a difference on their college campus. If you are uncomfortable to talk about yourself this can be a difficult task, but it is important to advocate for yourself and express important parts of yourself. Brainstorm your personal statement with significant life events.

**Culture as Strength**
This goes beyond where you come from and traditions, and can express your values and interests.

**Influence of Community**
Your experiences with your community can help tell your story. Whether it means being back home on the rez, dancing and singing in ceremonies, or being involved in your community in other ways, these experiences and people have shaped you.

**Let Your Brilliance Shine**
Self-identifying as Oglala Lakota, a good writer, and a grandson all demonstrate who you are and how you will carry yourself in college.

On the next page is an essay that expresses all these points.

They want to know how your lifestyle and viewpoints can impact and make a difference on their college campus.
My moccasins are lightly padding on the floor as I walk to my English class. I feel the heavy turquoise necklace around my neck as I grip the note cards against my chest. I take a couple of deep breaths before I reach the handle. I open the door to see the room is packed. All eyes are staring at my ribbon skirt, the glittering beads on my feet, and the enormous turquoise earrings that hang from my ears. Mrs. Novak gives me a huge smile and I begin the story of four generations.

My great-grandmother got married when she was fifteen. She raised ten children. All of them were taken away around their tenth birthday and I learned that it was hard for her to understand when strangers came and told her that it was the law that her kids went to school. She only speaks Navajo and it was alienating when her sons and daughters spoke English.

My grandmother recalls this time differently. She remembers her mother putting her on a bus with a suitcase and her entering a classroom where she did not know the language. Her bed was in a room with 20 other girls she did not know. She eventually began to speak English, but the staff and teachers never cared if her coat ripped or when she got sick.

My mom remembers early mornings where she fell asleep on the hour bus ride to school. She stuck with her fellow Native friends and never spoke up in class. When she told her counselor about her college goals, they didn't take her seriously. She was the only one of her group of friends to go to college.

Today as I stand before this class, I am literally wearing my heritage on my sleeve: a ribbon skirt from my father's Lakota heritage and the turquoise from my mother's Navajo land. I am so grateful to receive an education and support from this school. Mrs. Novak asked me to share why I decided to become a teacher. Native youth today have a high dropout rate because of the lack of mentors, the lack of support systems, and they carry the history of trauma from people before them. I, too, will carry the history of my ancestors like my great-grandmother, my grandmother, and mother. As a teacher I want to not just teach, but to inspire the next generation and emphasize that I believe in them.

Thanks to people like Mrs. Novak, I want to change the way Native youth approach education. Native students have dreams and ambitions to help them overcome obstacles, maintain their resiliency, and work for a better life. I believe that if I can educate the youth of my tribe, they will work hard and earn a diploma. They are capable...like me.
Approaching admissions officers is a good opportunity to interact with a person from the school and ask questions that relate to you.

It is important to research the colleges first and use that knowledge to ask specific questions. This conversation is an opportunity to find out if the school can meet your needs academically, financially, socially, culturally, and spiritually. This is a chance for you to gain more knowledge and have the college representative impress you!

**Start the Conversation**

**Ask Your Questions**

Jot down some questions you might have for an admission officer at your dream school:

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Chances are, you will encounter an admission officer at some point in the college process, whether that be on campus or at a college fair. Make an impression by introducing yourself and shaking their hand. Be yourself—the admissions person is probably used to talkative and shy students. If you are not sure what to ask, we provided a list of great questions on the next page. Once you have your questions answered, thank them for their time, and maybe take a free pen!
Questions Native American students can ask admissions officers

- My favorite school subject is ___ What majors and programs do you offer that match my interests?
- What type of support is offered to students who are the first to go to college in their family?
- Are there different admissions requirements and/or deadlines for different departments or majors?
- Are there study abroad opportunities?
- What are the undergraduate opportunities for internships, research, and employment?
- Who teaches the classes? Professors or grad students?
- What type of student support is offered to Native American students?
- Does your campus offer student housing?
- Are there any events to celebrate Native American heritage?
- How many Native staff and faculty are on campus?
- Does your college offer scholarships or tuition waivers to Native American students?
- Is there a Native American Student Resource Center on campus?
- Are there clubs on campus for Native American students?
- What services do you offer to help get a job during college and after graduation?
- What deadlines should I be mindful of?
- What does the college have emergency funds for students?
- Are there FREE tutoring and writing services?
- What types of meal plans does your college offer?
- Do you have a fitness center?
- How can I participate in sports?
- Does your college have sporting events?
- What do students enjoy most about the city/town surrounding the college?
- What does the typical student do on the weekends?
- What is the average number of students in a Native American club?
Parents/guardians and teachers – Ask your parents or teachers to help you apply and prepare for college. Teachers can make sure you are on track in the classroom as well as provide advice about college. Parents can help navigate financial aid so they understand their role in paying for college.

Tribal education offices – Tribal education offices may have funding, but also staff can connect you with colleges or answer questions you have about the college process. Staff also work directly with colleges and can connect you with a person at the college.

Current students or college alumni/professionals – They have survived the process, so take advantage of their expertise. The admissions office can connect you with current Native students during your campus visit. Ask professionals and college alumni about their college experience and what advice they can give you.

Local organizations and programs – Upward Bound, JumpStart, and the Boys & Girls Club have great mentors to help you. They are able and willing to give you extra help that your high school may not offer. Find them online or in your community.

Peer-to-peer or friends – Connect with fellow student leaders to see what they are prioritizing to get into college. Go to college prep events with your friends and hold each other accountable by keeping each other on track with the college process. Consider signing up for housing together if you plan to room together at the same college.

One thing to know is that admissions officers and representatives are not the only resource that you can turn to for assistance. By finding a person you are comfortable talking to about college applications, the easier your conversations may be. Some students may work at the Native student center or support services at potential colleges.

People in this office can answer questions specific to your needs as well as connect you with the right people. Talking to someone who looks like you and who may be from your community can be less intimidating as well! Some of our ideas on how to get connected are below:
A transcript is one of the most important documents when applying to college. College applications may require you to send a high school transcript to ensure you have taken the necessary courses. Visit your high school counselor's office or registrar to request a copy be sent to you and the colleges you would like to attend.

Your student information can vary, but in this case your personal information (birthdate, gender) and counselor information is listed.

Metric GPA is calculated using a system that assigns a higher point value to grades in more difficult classes. High schools can assign the value of 5.0 for an A earned in an advanced course to reflect the difficulty of such a course.

Unweighted Grade Point Average (GPA) is measured on a scale 0 to 4.0 and does not take into account the difficulty of the courses. So an A in advanced English is the same as in A a lower level English class.

A transcript is the record of your courses with your grades. A transcript is used in college admissions and can be requested by other organizations like a scholarship fund.

Your ACT or SAT test scores may appear on your transcript and are often noted for not only gaining admission, but also access to scholarship opportunities.

An official transcript includes a student’s academic record. Colleges may request an official transcript, which means a transcript could be a sealed envelope delivered from the school to the recipient with the Registrar’s signature. The transcript could be signed or notarized with a seal.

You typically receive one credit for the successful completion of a single course in high school. Colleges require students to complete a minimum number of credits to graduate. The amount of credits a class is worth depends on the amount of time and work that you will earn during the class.

### What’s in a Transcript?

#### Standardized Tests

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<thead>
<tr>
<th>Test</th>
<th>Score</th>
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<tbody>
<tr>
<td>ACT Composite</td>
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<td>ACT English</td>
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<td>ACT Math</td>
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<tr>
<td>ACT Reading</td>
<td>23</td>
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<td>ACT Science</td>
<td>22</td>
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<tr>
<td>ACT Writing</td>
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#### GPA Summary

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<tr>
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<tr>
<td>Cumulative GPA (Unweighted)</td>
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#### Course Transcripts

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<th>Course</th>
<th>Mark</th>
<th>Credit</th>
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<tbody>
<tr>
<td>H. Biology I</td>
<td>A</td>
<td>1.0</td>
</tr>
<tr>
<td>H. English</td>
<td>B</td>
<td>1.0</td>
</tr>
<tr>
<td>World History</td>
<td>B</td>
<td>1.0</td>
</tr>
<tr>
<td>Music I</td>
<td>A</td>
<td>0.5</td>
</tr>
<tr>
<td>Credit: 3.5</td>
<td>GPA: 4.2</td>
<td>U/W GPA: 4.0</td>
</tr>
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<table>
<thead>
<tr>
<th>Course</th>
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<th>Credit</th>
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</thead>
<tbody>
<tr>
<td>H. English III</td>
<td>A</td>
<td>1.0</td>
</tr>
<tr>
<td>Chemistry</td>
<td>B</td>
<td>1.0</td>
</tr>
<tr>
<td>Pre-Calculus</td>
<td>B</td>
<td>1.0</td>
</tr>
<tr>
<td>Music III</td>
<td>A</td>
<td>0.5</td>
</tr>
<tr>
<td>Credit: 3.5</td>
<td>GPA: 4.1</td>
<td>U/W GPA: 4.0</td>
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<thead>
<tr>
<th>Course</th>
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<th>Credit</th>
</tr>
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<tbody>
<tr>
<td>H. English III</td>
<td>C</td>
<td>1.0</td>
</tr>
<tr>
<td>AP Calculus</td>
<td>B</td>
<td>1.0</td>
</tr>
<tr>
<td>Lakota Language</td>
<td>B</td>
<td>0.5</td>
</tr>
<tr>
<td>Music I</td>
<td>A</td>
<td>0.5</td>
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<tr>
<td>Credit: 3.5</td>
<td>GPA: 4.4</td>
<td>U/W GPA: 4.0</td>
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#### Weighted GPA

Weighted GPA is calculated using a system that assigns a higher point value to grades in more difficult classes. High schools can assign the value of 5.0 for an A earned in an advanced course to reflect the difficulty of such a course.

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Hello Mr. Thompson,

We met at the Lakota College Fair last week. My name is Serena Tallman and I am applying to Bear Mountain College this fall. I currently attend Dakota High School in Rez Town, ND.

I want to know what your school offers for Native American students. My parents did not attend college and we all would benefit from any information to help find the right resources such as scholarships or support centers. Additionally, I am interested in majoring in biology and I wanted to see what your college offers in the health field because I want to become a nurse or a doctor.

Thank you for your time and please let me know if you need more information.

Sincerely,
Serena Tallman
Phone: 123-456-7891

Use that business card to remember names. If you have met recruiters before, call them by the name they used to introduce themselves.

Tell them who you are and where you met them. Telling them your location is very helpful to their process.

Share your contact information. Be formal and respectful in your message. Avoid text message lingo by using TTYL or BTW. Use complete words.

Tip: Your email address is a reflection of you. Be sure that it is professional and avoid handles like ballerforlife16@email.com. For example, it could be stallman@email.com.

Be concise and to the point. Express your interests and circumstances.
Everyone’s starting point when going to college is going to be different. Beginning your journey is what matters most. It’s all about where you are going.

Like any roadtrip, there are chances you may experience weather changes, road construction, detours, or even traffic jams. This may mean altering your trip or taking a different route. The same can happen with college. Below are some scenarios you may experience along the way.

I graduated from high school this month and now decided to go to college!

If you decided to go to college at the last minute; don’t worry! You are not alone. Whether late or early, the decision to go to college is exciting! All this means is your road map to college is going to look and feel different. Colleges may have hard deadlines, but try calling the college representative and ask what options you have to go to that school. If you want to start taking classes now, research what schools allow you to enroll up to the first week. Keep in mind that schools may suggest you wait a semester. That’s not a stop sign, just a yield sign...keep going!

My grades are not so great. What can I do?

If your grades were not where they needed to be for admission to your desired school, don’t worry! The journey does not end here! Ask the college representative how you can improve your grades or what else you can do to get into their school. Some colleges will accept you as long as you have a high school diploma or high school equivalency diploma regardless of your GPA. Aim to get good grades at these locations to increase your chances of getting into your desired school.

I got rejected. I feel like college is not for me.

Rejection can be crushing, but keep in mind that this is not a reflection of your ability to attend college. You have many options to continue your education. The goal is not college, but a career, so keep your dreams in mind and see this setback as a speed bump, not a complete crash. This feeling of inadequacy may come again when you are in college, but be confident in your ability and keep your future dreams in mind. Apply to other colleges and do not let a rejection from one college determine your college journey.
How to Pay for College
BECOMING A FINANCIAL WARRIOR IN 4 EASY STEPS

A financial warrior is someone who sets themselves up for success during and after school by developing good money management skills.

1. Get a Summer Job
Consider taking a summer job the summer before you begin college. Applying for jobs two weeks before the last day of class is a good time frame. A job will help pay for the following:
- College application fees ($30-$40 per app)
- Housing deposits ($250-$1200)
- Trips to visit home
- Residence hall/living supplies: bedding, mini-fridge, snacks, etc.
- Food
- Books
- Transportation on campus: Ex: parking and/or bus passes. ($100-$250)

2. Open a Checking/Savings Account
The best place to start an account is with a local bank. If you are 18 years old, you can open an account without your parents. If you are a minor, your parent must be present. You may need:
- $25 to open the account. $20 for checking and $5 for savings.
- Social Security card or ID number
- State-issued photo ID card

What is a Routing Number?
This is a nine-digit number banks/financial institutions use to identify themselves. The routing number is usually found in the lower left corner of a check.

What is an Account Number?
This is a set of numbers used to identify your bank account. The account number is found in the bottom center of the check, usually on the right-side of the routing numbers.

3. Savings
Start saving when you open your bank account! Good habits now will serve you in the future.

Make a goal to save $500
Make small consistent payments every month to meet your $500 savings goal
Save for emergencies
4. Budgeting in College

You are in control of your money. A great first step is to develop a budget. A budget is the process of allocating what money you have to buy food and pay rent and still have enough to go home to the rez for a visit. As a college student, this may be your first budget.

### Monthly BUDGET

<table>
<thead>
<tr>
<th>MONTHLY INCOME</th>
<th>AMOUNT</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarships</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tribal Higher Ed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tribal Per Capita</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTHLY EXPENSE</th>
<th>AMOUNT</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIVING EXPENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room &amp; Board aka Rent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water, Sewer, &amp; Garbage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone (Cell)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable/Satellite</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet/Wifi</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRANSPORTATION</th>
<th>AMOUNT</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car Payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuel</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs/Maintenance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INSURANCE</th>
<th>AMOUNT</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DEBT PAYMENTS</th>
<th>AMOUNT</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
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<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>MISCELLANEOUS</th>
<th>AMOUNT</th>
<th>DUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Care (Clothing, Shampoo, Laundry, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment (NetFlix, Snacks, Concert Tickets, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household Items (Toilet Paper, Trash Bags, etc.)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| TOTAL INCOME    |        |          |
| TOTAL EXPENSES  |        |          |
| TOTAL REMAINING |        |          |

#### Helpful Tip:
You can create your own budget on paper or in Microsoft Excel. Use what is comfortable and works for you!

### 1. Cash Flow

Be honest with yourself. Track your spending and figure out how much money is flowing in and out of your wallet. Cut back where you can and live within your means.

### 2. Income & Expenses

Create a list of income and expenses. Where is your money coming from? Income examples are: wages, federal aid, tribal resources, scholarships, loans, and money given to you by family. Where is your money going? Write it down...keep it simple...and stick to it!

### 3. Budgeting 2.0

If you’re in good financial shape, consider putting extra funds towards your savings account. If it looks like you will run out of money before the semester is over; find where you can cut back.

### 4. Adjust & Adapt

Update your budget whenever income or expenses change. It is very important to stay on track!
The main costs of attending college are centered around tuition and room and board. As you see in the estimated cost charts for a tribal college, state college, and a private college, the prices go up considerably depending on which college you choose. There are additional fees some colleges charge students. We share a brief and general overview of those fees and an estimated breakdown of what the costs are for different types of colleges. Note that these are only estimates. When looking at your college of choice, we encourage you to ask about additional fees.

### Tribal or Community College

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$1,320.00</td>
</tr>
<tr>
<td>Books</td>
<td>$500.00</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$500.00</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Orientation</td>
<td>$0.00</td>
</tr>
<tr>
<td>Student ID Card</td>
<td>$5.00</td>
</tr>
<tr>
<td>Student Activities Fee</td>
<td>$75.00</td>
</tr>
<tr>
<td>Transportation Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Campus Security</td>
<td>$15.00</td>
</tr>
<tr>
<td>Parking Permit</td>
<td>$0.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$85.00</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Additional Fees</td>
<td>$200.00</td>
</tr>
</tbody>
</table>

### State College/University

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$4,000.00</td>
</tr>
<tr>
<td>Books</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$550.00</td>
</tr>
<tr>
<td>Orientation</td>
<td>$100.00</td>
</tr>
<tr>
<td>Student ID Card</td>
<td>$25.00</td>
</tr>
<tr>
<td>Student Activities Fee</td>
<td>$250.00</td>
</tr>
<tr>
<td>Transportation Fee</td>
<td>$125.00</td>
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<tr>
<td>Campus Security</td>
<td>$50.00</td>
</tr>
<tr>
<td>Parking Permit</td>
<td>$150.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$250.00</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$200.00</td>
</tr>
<tr>
<td>Additional Fees</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

### Private College/University

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Books</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$12,000.00</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Orientation</td>
<td>$500.00</td>
</tr>
<tr>
<td>Student ID Card</td>
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</tr>
<tr>
<td>Student Activities Fee</td>
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<tr>
<td>Transportation Fee</td>
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</tr>
<tr>
<td>Campus Security</td>
<td>$59.00</td>
</tr>
<tr>
<td>Parking Permit</td>
<td>$500.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$350.00</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$500.00</td>
</tr>
<tr>
<td>Additional Fees</td>
<td>$3,500.00</td>
</tr>
</tbody>
</table>

---

The cost of your lodging and meals

Check with your college on their health insurance policy

Activities could include football games and monetary support for student clubs

Transportation provided to students/staff such as shuttle services, buses, bikes, etc.

The cost of police officers to ensure your safety and protection

Cost of using the Internet, computers, and printers on-campus
How to Read a Financial Aid Award Letter

A financial aid award letter or notification details the types and sources of funding available to a student. It is important to understand how to read your award letter so you can make responsible decisions. Your actual educational expenses and funding amounts will vary by institution. The following is a sample financial aid award letter with estimated cost and funding amounts:

Cost of Attendance (COA)
The total dollar amount needed to attend school for one year including tuition, fees, room and board, transportation, and child care. These numbers are calculated based upon your FAFSA form.

Net Cost
The total COA minus grants and scholarships equals your net cost. This is the cost you or your family are expected to cover for the academic year.

Dear Jayda,

We are pleased to offer you the following financial aid package for the 20xx-20xx academic year:

NATIVE PATHWAYS UNIVERSITY: FINANCIAL AID AWARD LETTER

<table>
<thead>
<tr>
<th>COST OF ATTENDANCE</th>
<th>FALL SEMESTER</th>
<th>SPRING SEMESTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$5,250</td>
<td>$5,250</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$5,400</td>
<td>$5,400</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Other Education Cost(s)</td>
<td>$1,750</td>
<td>$1,750</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$15,900</strong></td>
<td><strong>$15,900</strong></td>
</tr>
</tbody>
</table>

**TOTAL COST OF ATTENDANCE**

<table>
<thead>
<tr>
<th>GRANTS &amp; SCHOLARSHIPS</th>
<th>FALL SEMESTER</th>
<th>SPRING SEMESTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$3,750</td>
<td>$3,750</td>
</tr>
<tr>
<td>Grants:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School</td>
<td>$3,750</td>
<td>$3,750</td>
</tr>
<tr>
<td>State</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Tribal</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Scholarships:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>School</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Other</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$13,250</strong></td>
<td><strong>$13,250</strong></td>
</tr>
</tbody>
</table>

**TOTAL GRANTS & SCHOLARSHIPS**

$26,500

**NET COST= COA minus Grants & Scholarships**

$5,300

**OPTIONS TO PAY NET COST**

Work-study: $1,500 $1,500

**FEDERAL, STATE, OR INSTITUTIONAL LOANS**

Direct Unsubsidized Loan $1,500 $1,500

Direct Subsidized Loan $1,750 $1,750

Direct Parent Loan $5,000 $5,000

**TOTAL WORK-STUDY & LOANS**

$9,750 $9,750

To accept this financial aid package as presented, please log in to your student account. After accepting the award, the financial aid process for the academic year is complete. To decline or reduce student loan amounts, log in to your student account and make the changes on the loan page. It is recommended you accept your financial aid award by June to receive your financial aid refund check before the first day of class. If you have questions or need assistance, please visit our website or visit the financial aid office and speak to a specialist.

Grants and Scholarships
Grants are need-based. Scholarships can be need-based or merit-based. Usually, neither has to be repaid. If you withdraw early from classes, you may have to pay all or part of the aid received back to the school.

Options to Pay Net Cost
Work-study is a federal program that employs students part-time to assist with education expenses. A loan is borrowed money you will have to repay with interest when you graduate or leave school.

The net cost or price is the amount a student pays to attend a four-year college in an academic year AFTER subtracting scholarships and grants the student receives. The net price calculator is an online tool used to calculate the net price and compare college affordability. You can find the calculator by searching “Net Price Calculator” on the school’s website and enter your information, or you can visit collegefund.org/priccalculator.
We asked recent college graduate Megan Tom to share her tips and process when applying for scholarships. Check out her helpful recommendations.

1. What scholarships did you apply for and how did you learn about them?
Listed below are scholarships I found by searching on the internet, visiting college fairs/events, and by talking to people inside and outside of the university - (Arizona State University, ASU).

When I was a high school senior, I first learned about the College Success Arizona (CSA) and the Chief Manuelito Scholarship through my involvement in a college program for high school students called the Northern Arizona University-Talent Search. As a participant, I learned about scholarship opportunities.

I encourage high school students to participate in these types of programs by researching and asking local colleges (tribal colleges included) about college readiness opportunities. Plan to spend part of your summer getting involved with a college readiness program, such as TRiO or Talent Search.

Throughout my senior year, I was also encouraged by a college counselor to apply for internal university scholarships at ASU. Internal university scholarships are scholarships provided by the university for students who will be attending that specific university. I found these scholarships were simple to apply for because I met all the qualifications. I just needed to submit personal essay responses. You can ask prospective universities/colleges if they have an internal college portal; if they do offer that resource, submit your application.

I would tell myself that this was not the time to be shy and I should be proud of what I had accomplished.

Once I decided to attend ASU, I got connected to support services and academic departments. I paid close attention to e-mail announcements provided by the American Indian Student Support Services (AISSS) and the English department. I was excited to find more tribal scholarship information through email. I also checked for scholarships at the scholarship office at the Honors College. Moreover, my Honors College advisors not only helped me by informing me about scholarships, but they also were there to read and review my essays!

Finally, I found out about chapter scholarships at a rodeo. I was talking to a community member who attended chapter meetings and he shared information about chapter funding which are provided through the Navajo Nation for community members. You never know when or where you will learn about funding opportunities. The key is following up with scholarship applications and submitting them on time.

- American Indian College Fund
collegefund.org
- Cobell Scholarship
cobellscholar.org
- American Indian Graduate Center
aigcs.org
- American Indian Services Scholarship
americanindianservices.org
- Udall Undergraduate Scholarship
udall.gov
- Additional Scholarships
collegefund.org/additional-scholarships

2. When you were an incoming freshman, what would you tell yourself to better prepare for scholarship opportunities?
During the application process, I would first look at the fact that I was accepted into college. I was fit enough for the academics and there was money...
available for college. I told myself that I should take every opportunity to secure these funds. All I had to do was write about myself. However, there were times when I would second-guess myself for talking about my accomplishments, awards, or goals. When this happened, I would tell myself that this was not the time to be shy. I should be proud of what I had accomplished.

3. Are there scholarships that you did not apply for that you later wished you had? If so, provide name and where students can find them.

Looking back, I wish I had applied for the Gates Scholarship (thegatesscholarship.org). I knew a couple of students from my boarding school who applied and received the scholarship. I felt intimidated by the entire process (multiple essays, application and recommendations), but I could have asked my boarding school friends or staff about applying.

For graduate school, I wish I had applied for the Truman Scholars Program (truman.gov) and the Rhodes Scholarship (rhodesscholar.org). These are two incredible opportunities to continue education after undergraduate school.

4. What does your scholarship finding and application process look like?

To find scholarships, I utilize Google search and use search terms such as: ‘Native+Scholarship+College’ or ‘American Indian+Scholarship’

When searching on my university’s website, I also used:

‘American Indian’ or ‘Native’ or ‘My major’

It is a bit of trial and error, but you will be able to find scholarships.

I created a list of scholarships I was interested in. I wrote down what was needed to apply: essays, letters of recommendation, resumes, Certificate of Indian Blood (CIB), official transcripts, financial need analysis, etc.

I learned that recommendations need just as much time and information as the scholarship essay portions. First, I sent a formal e-mail request to recommenders at least six weeks prior to the application deadline. When my references were accepted, I sent an updated resume and a 1-2 page working draft of my personal statement, in which I described why I was attending college, education plans, and evidence I was pursuing my career path. I also provided detailed instructions about how to send the recommendation, because some applications require mailed letters, online application forms, and even e-mail attachments.

I learned that recommendations need just as much time and information as the scholarship essay portions. Writing my personal statement starts by reading the question. I determine what question(s) I need to answer. I asked myself what story in my life answered the scholarship committees’ questions.

I started my personal statements with personal stories because they’re the easiest to write and they got readers interested. If I got writer’s block, I paced my room or listened to the Moana soundtrack.

Once I was done with the statement, I read it out loud or had Google Docs read it back to me in the computer voice. This helps you catch awkward or unclear sentences and also helps you hear the impact of your writing.

I imagined myself giving a speech to the scholarship committee with what I wrote. If it sounded like a “mic drop” or told my story in a way that felt true, I kept it. The thesaurus was close to me as I wrote.

Applying for scholarships requires using your internal voice and visualizing your aspirations. With some organization, grit, your stories, knowledge of your resources, the internet, and some postage stamps, you can secure money for college.

Pro-tip: Read application instructions carefully so you know what to expect and how to best inform your references.
A career plan is a way of thinking about your future employment path. If you make conscious choices about each step, you will be more aware of what you are learning, which is a beautiful way to step into your career. Here are simple suggestions to help you develop and be aware of your career plan.

### Step 1 - What do you want to do?
Create a short or long list of things that interest you. Let your imagination go wild as you create your list. Once you have your list, hit the internet to learn if there are jobs associated with your interests.

### Step 2 - What are you doing to get there?
As you refer to the list of interests, think about where you need to be if you are to reach your dream job. You may have more than one option! The next step is to list actions you need to take to move yourself closer to your dream job. Maybe you need to talk with an advisor, family member, or friend.

### Step 3 - What needs to change?
As you create a list of actions to reach your goal, begin to think about what you may need change in your life for success.

### Step 4 - Who can help you?
As you begin to finalize a plan, take the time to talk with people you know. This may be meeting with a teacher, community member, or maybe talking with close friends about how you are considering a life change.

### Step 5 - What’s your plan?
Take the information created from each step and review them. Create an outline or draw a picture of moving from beginning to “end.” You may want to write specific steps on Post-It Notes® and arrange them on a wall to help create your plan. Remember, moving forward you control your plan and your actions. Be patient and supportive of your time, energy, and mindset as you create a path to your future.

Get more advice on how to plan your career path at: collegefund.org/careerpathways

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**Career planning is a continuous learning process.**
Revving Up Your Resume

JOANNE SKO
Tribal Affiliation
1234 Dirt Rd/PO Box 01, Denver, CO 88888 | (555) 555-5555 | lstgenstudent@highered.me

Qualifications
High-performing student who demonstrates strong leadership skills, creativity and organization with a willingness to learn to demonstrate success.

Education
Yuma Union High School, Yuma, AZ
- GPA: 4.0
- Relevant Coursework: Spanish I and II, Intro to Graphic Design
- Clubs and Activities: Spanish Club, Kiwa Club, Basketball, Choir

Experience
EX: McDonalds – Counter Help September 2016–present
- List responsibilities in bullet-point format.

Quechan Senior Center – Volunteer September 2016 – present
- List things that you do at the center in bullet-point format.

Cocopah Tribal Office – Intern June 2016 – August 2016
- List tasks that you were assigned and projects you completed in a bullet-point format.

Special Skills
Microsoft Office Suite, HTML, Outlook, etc.

Honors and Awards
- Miss Navajo Nation, 2016-2017
- Dean’s List, 2016-2017
- etc.

References
Employers will want recommendations from people who can share information about your ability to perform in a professional environment. Recommendation letters should be from people who can support and provide additional information beyond what you presented in your resume.
How to Choose a College

How to Choose a College
How to Choose a College

Photo by Matika Wilbur
When picking a college, it is important to consider cost, major, resources, services, type of college, and so much more. Each person will be different and we challenge you to approach the college choice in a way that considers the most important parts of your identity, along with practical questions to uncover what means most to you. Keep in mind that you will have to approach this activity with honesty. These questions can help guide what is important to you in choosing the right college.

**Family**
- How far do I want to be from home?
- What responsibilities do I have to my family/community?
- Can I easily visit home for the holidays and community events?
- Is it important for me to have family/friends near my future college?
- How will I remain in contact with my family when I am in college? Phone, email, social media?
- Do I have to attend ceremony during the school year?

**Affordability**
- Can my family and I afford to attend this college?
- How much does it cost to travel to and from college? Can I go home often, or will I need to be prepared to stay on campus during holiday breaks?
- Will the financial aid package meet my needs?
- What other expenses are there in addition to tuition like fees, books, housing?
- What housing options (on and off campus) am I interested in and how does cost impact those options?
- Does my college require me to stay on campus?
- Does the college have emergency funds that may help me if anything happens?
- Is there specific funding for Native American students?

**Personal Belonging**
- Is there a Native American resource center?
- Are there spaces for me on the campus? Will I be able to make friends here? Do I feel comfortable here?
- How many Native American students attend this school? How many do they admit per year?
- Are there Native faculty and staff?
- How will college staff help me in an emergency?
- How does the college support or engage with local tribes or Native organizations? Do they recognize the tribal land that they are located on?
- Can I smudge on campus?
- Does the college provide opportunities for me to give back to Native communities?

**Major**
- Does the college offer the major I want to pursue?
- What type of programs exist to support my major? Internships? Study abroad?
- Is tutoring available and is it free?
- What are the class sizes like?
- What percentage of each freshman class graduates in four years or six years?
- Is my GPA strong enough for the schools I am interested in?
- Are my SAT/ACT scores range high enough for the schools?
- Are there counselors available should I need to talk to someone? What other support do I need to succeed? And does this college provide that support?
College Choice Process in Practice
Students should consider four main decision areas (family, affordability, belonging, and personal) when deciding on a college. The following student examples take you through this process.

Student #1
FAMILY I want to be close to home. I want my mother near me or in the same city.
AFFORDABILITY In-state tuition is great, I am afraid of out-of-state costs and moving away. This school has scholarships for Native students for $2,000 per year—this can really help.
BELONGING I want a college that has an American Indian Resource Center on campus. I could make friends there because they remind me of family. Finding other Native students could help me throughout college.
PERSONAL Tutoring needs to be free and available. This makes me feel more confident about the math classes I plan to take.
COLLEGE CHOICE University of Utah

Student #2
FAMILY My family has sweat lodge every Sunday. I need a college close to home so I can attend.
AFFORDABILITY This school offers general education requirements for half the cost I would pay elsewhere.
BELONGING Almost 100% of the students are Native and we get to learn about our history and language.
PERSONAL I can earn my general education requirements and they will transfer into my major.
COLLEGE CHOICE Fort Peck Community College

Student #3
FAMILY It’s important that I come home for the holidays and I can come home if there is an emergency. It is far enough that I can explore my independence.
AFFORDABILITY After filling out the FAFSA, I understood that I needed an affordable college. I knew going to college would be my responsibility to pay, not my mom’s. This school is affordable and cheaper than CSU, with the same level of education.
BELONGING My high school was mostly white or Latinx. I know my tribe and where I come from, so I wanted to be in a school with more Natives and have a deeper knowledge of other cultures and my own tribe.
PERSONAL This school offers the general education requirements I need to transfer to Kansas University. Also KU has a partnership with this college so I know my credits will transfer. Tutoring is also included in my tuition. My class size is the same as my high school classes.
COLLEGE CHOICE Haskell Indian Nations University

Student #4
FAMILY I love my family, but I would love to explore beyond my hometown. I want to test my independence and I am okay with only coming home on holidays.
AFFORDABILITY This school is very expensive. I will have to create my scholarship plan early to understand my options.
BELONGING The Native people I have met thus far have been great, so welcoming, and I clicked with them right away. They have Native faculty and a center for all students of color.
PERSONAL I want to major in law, but am willing to explore what other concentrations are out there, like film, literature, and science. This college offers the opportunity to study what I want right away, instead of having to take general requirements.
COLLEGE CHOICE Brown University
Whether you are passionate about helping to heal people in the healthcare field or working in environmental policy for clean water, your passion should be a primary driver in your educational choice.

How do you find that passion?
Try answering these EASY questions. This should be something all students consider when thinking about their future, regardless if they decide to go to college or not.
Now consider the **HARD** questions you have been ignoring or have not been asked. Envision your Auntie/Uncle/teacher is in front of you, asking these questions about your future.

- What motivates you to succeed in life?
- How do you define success in life?
- What do you enjoy doing in your free time?
- Why do you want to go to college and what do you hope to achieve there?
- What do you think will be the biggest challenge when you are in college? What scares you about it?
- If you are accepted into every college you applied to, what factors will help you decide which one to choose from?
- What are your gifts/talents? (example: what comes easy for you?)
- Which class did you most and least enjoy in high school? Why?
- Describe a moment in school when you felt really excited about learning.
- What is one course or area of study you think your little cousins or siblings SHOULD take, and why?
- Tell me about your favorite teacher and how they differ from your other teachers?
- When you imagine yourself on a college campus during your freshman year, what do you see?
- What’s something you’ve never done before that you’d like to try in the future, and why?

These are potential matches for your interest areas.

**SPORTS**

Sports are an inherent part of Native communities given the culture of Friday night games and three-day long tournaments. This career option can go in many directions. Do you see yourself on the basketball court, coaching, treating injuries, announcing games, coordinating tournaments? Areas of study include: medicine, physical therapy, education, or business.

**NURSING**

Healthcare is an essential part of Native communities. The path for a registered nurse is rooted in the sciences and can impact people at the emotional and physical level. Potential fields: healthcare providers, public-health, and community health coordinators.

**AMERICAN INDIAN STUDIES**

Students often choose to take courses in American Indian Studies to understand issues like education, employment, healthcare, and government in their communities. Potential fields: education, law, government, health, and social work.
VISITING A COLLEGE!

Visiting and experiencing a college campus can help you make a decision on whether that school is an option. Below are some things to think about before, during, and after your college tour.

PLAN AHEAD

- Set up a campus visit by calling the admissions office or visit their website to schedule a time. College tours are free and a great way to learn about the college.
- Tack it on to a family vacation. Visit a nearby college/university and schedule a college tour!
- Possibly schedule a visit during the week when you can see the activities on campus. Ask your high school about excusing your absence to visit a college.
- If you have an interest like majoring in biology or playing golf for the school, ask the admissions office about meeting specific faculty or coaching staff.
DURING YOUR VISIT

• Ask about the Native American student support services or the diversity office to get an awareness of support offered.
• Document your visit by taking notes.
• Ask questions! The school is trying to impress you and your family. Part of that is making sure they are meeting your specific needs about the application process, your education, or college experience.
• Visit places important to you like the dining hall (you will likely eat this food for four years), the athletic center (is their basketball court legit?), or the library (do they have computers, study spaces and helpful staff?).

Campus Tour Questions

• Where are the best places to study on campus? Are there places off-campus where students study?
• What types of food does the dining hall serve?
• What precautions are in place to ensure safety at your college?
• Where is a favorite spot on campus for students? Why?
• Why do most students decide to attend this college?

If you make an appointment with financial aid, make sure you have specific questions for them.

After Your Visit

• Write a thank-you email to your admissions representative. Ask any follow-up questions and keep in touch!
• Talk with your family about the school and go over any pros and cons.
• If this school is a potential option, apply to the school! Follow up with your admissions representative to see if you can get a fee waiver to reduce or cover the cost of applying.

View the College Fund’s Campus Visit Tips & Tricks Video at collegefund.org/campusvisit
As a parent, we encounter many milestones with our children: their first smile, their first step, their first day of kindergarten, and the first day of college.

My daughter, Jayda, is entering college this fall as a freshman. As we navigate the college admissions process together, it has proven to be yet another rewarding first experience for not only Jayda, but also for me.

I went to college, but nothing prepared me for the college admissions process we had to go through for Jayda.

Every student’s journey is not the same. I would like to share our story and hope it helps ease some of the challenges your family may encounter.

Together make a list of the top five colleges your student is interested in attending. Research the degrees they offer and the costs. You can compare the costs by visiting the college/university’s website and entering your information into the “Net Price Calculator” page.

Jayda listed three schools she wanted to attend; school one was a private college; school two was a state college; and school three was a tribal college. Jayda originally wanted to attend the state college because they offered an American Indian tuition waiver; which was an important factor for us in our decision-making process. We discussed the pros and cons of attending each college; and in the end the tribal college won because of its cost and the support she would receive from the community.

It is okay to be persistent, because you are learning how to assert and advocate for yourself.
After deciding on a college, we gathered Jayda’s important information and essential documents and wrote down her achievements in high school. The goal is to keep a list readily available to update for scholarship applications. I would encourage students to gather their information in September due to the October 1st open date for FAFSA. You want to factor in time for getting requests processed and mailed to you as it may affect another application process. For example, Jayda missed a scholarship opportunity due to my error. I did not fill out the parent portion until the end of October and her FAFSA was not processed in time.

One of the best decisions I made was to encourage Jayda to find summer employment. A summer job prepared her to earn and respect money, and also taught her time management. Jayda started working the summer of her sophomore year at a fast food restaurant. After her summer employment experience, she said “Yep, Mom, I’m going to college, because I can’t handle working in fast food.”

Jayda started writing her personal essay the summer prior to her senior year. She found it hard to write about herself, but with encouragement she completed it in September.

Keep in mind your child is going to need help. Do not write it for them, but guide them, set deadlines, and more importantly, take notes. She had many people proofread her essay and by the time Jayda completed her essay, she had almost 40 drafts of edits which led to the perfect essay.

Jayda initiated all contact for her reference letters and made sure she asked references for their referral two months prior to the application deadlines. She got a letter from her teacher, a woman she regularly babysat for, and her school counselor.

When asking someone for a reference, students should provide them with the scholarship information, address, and a biography. Request they write the letter on official letterhead and sign it. It is okay to be persistent, because you are learning how to assert and advocate for yourself. You do not want your child to miss out on a scholarship because of a letter of reference.

Once Jayda submitted a request to a reference, I asked her if she was following up to make sure she received her letters on time.

We made a trip to the college for a campus visit and we made sure to meet the financial aid staff. I established a relationship with a contact person and felt so much more comfortable discussing my finances with the office. We followed up to ask questions regarding the financial aid package that Jayda was awarded. I asked about deadlines, other aid she may be eligible for, and any paperwork we were missing and needed to submit.

Getting Jayda ready for college was quite an experience. I was worried about the details and deadlines, but everything worked out due to us planning properly and staying organized.

As a parent, I wanted to teach Jayda life lessons and have her complete the steps and process on her own, but I had to help her. I want her to be successful and I need to be supportive. If you are a student navigating this process on your own, I commend you! Know you are not alone! Use your support network at school and at the colleges you plan to attend. There are many people willing and able to help and who want to see you succeed. You can accomplish anything if you try hard and advocate for yourself! Good luck!
As a young girl I wanted to take up less space and blend in. This was partly because I moved and changed schools every year. In just my freshman and sophomore year I attended more than five different schools. My insecurities also had to do with the fact that in a thousand small and large ways I had been taught when and where I could associate with my Native heritage. I began to omit parts of my identity for the comfort of others. By separating and categorizing who I was, I fell into psychological traps that my identity would never be good enough, which contributed to the loss of confidence in my spirituality, heritage, and intellect. Because I wasn’t going to graduate from high school on time, in my junior year I took the initiative to join a program called Running Start to earn both a high school diploma and a two-year college degree. During that time at Whatcom Community College, I met my academic advisor, Jackie. Telling her about my academic goals, Jackie soon became a trusted mentor.

My father always stressed the importance of establishing a relationship with people like Jackie because the better they know you, the better they can help you.
My father always stressed the importance of establishing a relationship with people like Jackie because the better they know you, the better they can help you. With Jackie’s guidance at Whatcom Community College, I accomplished my goal of graduating with a high school diploma and a two-year degree, developed a love for activism, education, politics, and moving the world forward with Indigenous ingenuity.

Next, I started applying to go to a four-year college. I had to determine which schools aligned with my values. I was looking for a school in the big city with access to internships and jobs. My new school needed to nurture my calling to social justice and activism. Location mattered to me, too, because I wanted to be close enough to go home on the weekends, but far enough away to assert my independence. Finally, the most important thing I was looking for was to live, work, and learn alongside other Native scholars.

Everything I needed I found at the University of Washington. With both the campus and surrounding city of Seattle resting on Native lands, the university offers majors and minors in American Indian Studies and has a very active legacy group called First Nations on campus.

The Samuel E. Kelly Ethnic Cultural Center, the largest cultural center in the nation, is also on campus and provides space, education, and resources for students of color. What really excited me about this particular university was in 2015, after 45 years in the making, wǝɫǝʔaltxʷ also known as the Intellectual House, was completed. The Intellectual House is a gathering space for Native students promoting cultural revitalization, professional development, and decolonization. When visiting the campus, I fell in love with everything the Intellectual House stood for. I knew that within these spaces I could call the University of Washington home.

The only problem was that by the time I had fallen in love with my dream school the application deadline had passed by three weeks. Stepping outside of my comfort zone, I petitioned to apply. Over email the university asked for my SAT scores and the reason for my late application. I happily gave them the information while knowing that my SAT score was in the low range. I sent them a little background about my schooling, including the low grades due to constantly moving, along with my ability to maintain A’s and B’s in college coursework after gaining stability. They had not asked for this information but I decided to provide it in order to give myself the best chance at success. My petition was accepted and I was able to apply.

If I had accepted my fate and not advocated for my future, I would not be attending my dream school today. I had many people advising me about what colleges to apply to and why, but I knew when it came down to it my own spiritual, academic, and identity needs were the most important to consider. I took into account the education the University of Washington would provide me both inside and out of the classroom, and whether I would be supported in my culture. I receive support as an Indigenous student from places like wǝɫǝʔaltxʷ, First Nations and Yehawli, a study group that pairs Indigenous mentors and mentees together. It is because of these communities that I feel a sense of belonging and motivation to do my absolute best in higher education.
What to Expect Your First Year
Approaching faculty in a professional manner.

- Use instructor’s titles when addressing them (Mr., Mrs., Dr., Professor).
- Compose e-mails using correct grammar and complete sentences. Avoid text speak, slang terms, and all CAPS.
- Speak respectfully and do not give orders to your professors. (Ex: Try using: “Can you please e-mail me X” instead of “Send me X”).
- Come to class prepared and engaged in classroom discussion: make comments, ask, and answer questions.
- Approach college and classes with a positive attitude. Know that college is challenging and that you are competent, capable, and each new day offers opportunities to learn and grow.

What to avoid:

- Do not use smartphones or earbuds during class. If you are expecting an important call during scheduled class time, notify your instructor beforehand and sit close to the door. Being on your phone during class is rude and distracting for yourself as a learner and those around you.

Tip from a Professor: If you are going to ask for help, you should know we will be less inclined to assist if we have been watching you surf the internet and checking your social media instead of paying attention to lectures.
E-mail communication tips
• Use multiple platforms to communicate with your instructor (e-mail, phone, blackboard, office hours).
• Allow at least a 24-hour response time, Monday through Friday. If you do not hear back within a reasonable timeframe, visit your instructor during listed office hours.
• Send an e-mail from your school account so your message is less likely to get caught in the spam filter.

Why is it important to take advantage of instructor’s office hours?
• Gives you the opportunity to ask questions about content that is confusing
• If you are captivated by a specific class topic, you can ask for recommendations for additional resources to explore content further.
• Ask for career advice. Your professor is an expert in the field.
• Some professors offer extra credit for attending office hours. If you need to boost your grade, you can also ask for extra credit opportunities.
• Your instructor will know who you are and be invested in your success.

How to prepare for meeting with instructor during office hours
• Check your syllabus to find out your instructor’s office hours days/time/location/contact information.
• Schedule an appointment. Arrive prepared and on time.
• Bring syllabus, text, assignments, notepad, and a pen/pencil.
• Write down questions you want to ask.
• Be as specific as possible. Try to work out the problem before visiting office hours. Instructors want to see you put in effort before using their time.

Questions to ask faculty during office hours
• What is the most important piece of advice you give to students to help them be successful in class?
• What additional resources do you recommend to learn more about this subject/lesson/theory?
• What are common careers for students with a degree in [state your major]?
• I’m enjoying this class, are there other relevant courses in the department you recommend I take?
• Are there any [state your major] related clubs or student organizations on campus that I can get involved with?
• What was the college and career path that lead you to become a professor?

Thank your professor for their time and help.

View tips from actual professors, and advice about office hours at collegefund.org/officehours and collegefund.org/teachertips
Navigating Size and Native Presence on Campus

Campus Size

Large Campus

- Physically navigating campus can be a chore if you do not know where you are going. A word of advice: Study the campus map. You do not have to remember every detail, but it is important to study buildings near important locations, such as your residence hall.
- Get a bike to ensure you get to classes or appointments on time. Learn what is available to you in terms of transportation, such as: buses, carpooling, subway system, biking trails, and free “park and ride” parking lots.

Small Campus

- Small campuses are common when exploring private and tribal colleges. The entire college may even be housed in just one building. It may remind you of the size of your high school.
- Small colleges have a relaxed and intimate environment where you will see familiar faces daily, and the faculty and staff will likely know your name.
- You may have fewer options for dining and studying.
- You will not have to worry about transportation around campus.

How many Native students are on campus anyway?

Lack of Native Presence

- If you come from a reservation-based community and there is one Native student on campus (and that is you), it can be difficult to feel a sense of belonging.
- Find a multicultural or diversity student support office. This office provides services for students to overcome social, academic, and cultural barriers while in college. Schools with a small number of Native students and staff may not have an American Indian Center or Native designated support staff. Instead, Native students would be grouped with other racial groups.
- You may have to make more of an effort to assert yourself and build a campus community with people you feel comfortable around.

Tip: If you fail to pay your parking tickets, the college can put a parking hold on your account, not allowing you to register for classes or receive a copy of your transcript.
Some people will not be able to relate to your culture or experiences. That is challenging, but it is also rewarding to learn how to adapt and thrive in different environments.

As a self-care practice, work to maintain your cultural values while away at college. Carve out time to plan visits home to attend ceremony, pow wow, and family functions; ask relatives to send you care packages with traditional foods; find a place that gives you strength; pray and smudge. You know you best. You know what you need to nurture your spirit. Do it for your well-being and college success.

**Semi-Native Presence**

- The college or university acknowledges and pays tribute to the original inhabitants of the land.
- There will likely be a Native American center or office.
- There will more than likely be Native student organizations and Native faculty and staff who will advise those student groups.
- There will be some, Native staff and faculty serving, teaching, advocating, and supporting student success.
- Some of your classes may touch on Native American culture and history.
- Despite geographical location, possibly language, cuisine, and events can be found on campus.

**Majority Native Presence**

- Colleges with a majority Native student population are generally tribal colleges.
- You are surrounded by fellow tribal members or Native students who may share the same culture and life experiences.
- The college’s curriculum is infused with Native American culture and history.
- Many faculty and staff are Natives.
- The college will have Native language programs, often language certificate programs.
- The student clubs or organizations you join revolve around the celebration of being Indigenous and maintaining the culture. For example, stickball club, language club, beading club, etc.
Academic advisors are among the greatest allies you can have at college. Not only do advisors help you understand your degree requirements and the most effective way to complete your degree, but they also strive to connect you with needed support and tutoring resources, encourage you to participate in activities that align with your long-term goals, and are often experts on university policies. They also tend to be willing and available to talk with you about any other challenges that impact your success in college, whether academic or personal. Good advisors can help you graduate in a timely manner and limit the amount of debt you accrue as a college student.

At minimum, students should meet with an academic advisor once per term before registration opens. However, advisors help with more than understanding degree requirements, assisting with course scheduling, and registration. They can also assist with numerous other challenges that you may experience as a college student and can help you make more informed decisions relative to your academic, personal, and professional goals.

What are common mistakes students make that an advisor could help with?
Advisors can help students communicate more effectively with their professors, provide procedural support to remediate academic standing at a university, retroactive withdrawals, and change grade options.

Advisors are able to relate to many of the challenges students face during college, both academic and otherwise, and can lend perspective gained through lived experience that often make challenges that feel overwhelming seem more manageable.

What is the last day to drop/add courses and what should a student know about it?
Each university has different deadlines for adding and dropping courses from a semester schedule. Please check with your advisor before the semester starts for information about add and drop deadlines.

It is critical that students be aware of the last day to drop a course, particularly if they are struggling in any given course. Sometimes it is in a student’s best interest to drop a course if it is going to negatively affect the term or cumulative GPA, and if dropping the course will not impact financial aid eligibility. Students should meet with an advisor to discuss dropping a course before proceeding, and should also check to see what effect dropping the course may have on their financial aid.
Will my advisor help me with other challenges outside of course selection? Advisors are some of your greatest allies, advocates, and assets as a university student for course selection and registration. They can also help advise about co-curricular opportunities that align with students’ interests and goals. They also can provide support on tutoring resources available. Advisors are available to assist with whatever challenges or issues you encounter. If an advisor is not the right person to help you, they will refer and connect you to the appropriate campus resource.

Will I always have the same academic advisor, or are there different advisors for different majors? Most universities employ a mixture of advising models. Generally speaking, you should have the same academic advisor in your major throughout your undergraduate degree program, complemented by faculty mentors during your junior and senior year. For one reason or another, if you don’t have a positive experience with your academic advisor and you feel your needs are not being met, you can usually request an alternative advisor in the same department or program of study.

If you change your major or add a secondary major or minor, you will likely have more than one advisor during your undergraduate studies. This is ideal, since each advisor is knowledgeable in their respective disciplinary field.

Photo by Amanda Cheromiah
College campuses have an array of offices that provide support and resources to assist students. We encourage you to take advantage of those offices because you are paying for it! Your tuition and fees go toward the services that are offered on campus. What we have learned from students is that they may not utilize the various support services offered on campus due to simply not knowing about them and what they may offer. To address this, following is a generic campus map with a short description of offices that may be on college campuses. We hope that this provides you a general viewpoint of what type of resources available at these places. We encourage you to find these places on your college campus, learn about the services they offer (Hint: download the student app and enable notifications), and utilize their resources.

**American Indian/Alaska Native Student Support Services (or Multicultural Student Centers)**
An area that may provide cultural, academic, and social support for AI/AN students. A great place to meet other Native students and learn about the various support services available for Native or students of color.

**Financial Aid Office**
A place to seek information and support on paying for college, including scholarship resources, loan options, and grant information. Find out if there are financial counselors who work directly on tribal funding. Sometimes colleges have identified a person or team to work specifically on tribal scholarship/aid.

**Writing Center/Academic Tutoring**
The smartest students utilize academic tutoring. That’s the truth! An array of academic tutoring is available for various subjects (math, writing, chemistry, statistics, etc.). Visit these centers and find a time with a tutor that suits your schedule and learning style (one-on-one or group session).
Dean of Students Office
A really important resource that often does not get much attention is the Dean of Students Office. They are most often known for taking care of discipline issues, but they do more than that.

In a nutshell, if you are concerned about anything that may be impacting your college experiences and you do not know who to talk to, start at the Dean of Students office. They will refer you to additional campus resources. For example, if you have a death in the family and need to work out academic concerns, they should help you.

Counseling and Psychology Services
Students can speak with licensed mental health professionals about anxiety and depression, alcohol and drug concerns, crises and trauma, relationship problems, and more.

Career/Professional Centers
Preparing for your career while a college student sounds like a good idea, right? If so, take advantage of the career/professional center, a place to sharpen your professional skills (resume building, practicing job interviews, etc.) and secure a professional career.

Lesbian, Gay, Bisexual, Transgender, Queer, and Questioning Services
Resource on campus that provides support, programs, and events for the LGBTQ community.
Embracing My Native Identity at College

BY FOSTER HOGAN (SICANĠU LAKOTA)

Hau Mitakuyapi čante wašteya nape čiyuzapel o aŋpetu kiŋ le Foster Cournoyer Hogan emačiyapi na ma Sičanġu yelo na Sičanġu Lakota Oyate hemačayatahan Stanford University hel wablaya na wana ma sophomore yelo.

Friends and relatives, I greeted you in my Native language. I greet you with a good heart on this day.

My name is Foster Cournoyer Hogan, I am Sičanġu from the Sičanġu Lakota Nation (Rosebud Sioux Tribe). I attend Stanford University and I am a sophomore.

During my first year at Stanford, I faced many challenges including being 1,500 miles away from home, experienced homesickness; and was the only member from my tribe on campus. The transition from a very rural reservation with a population of approximately 9,000 people to a crowded campus on the west coast surrounded by thousands of people of different ethnicities and identities was a huge cultural shock for me.
Luckily, I had multiple opportunities to make connections, join a community away from home, and find and embrace my Native identity.

The Native students who are chosen to attend this pre-orientation are exposed to studying tips from Native upperclassmen, as well as different resources available on campus. By participating in the Native-focused orientation program, freshman coming from across the country to a new and unfamiliar environment are provided with a warm welcome.

The NACC, located on campus, is where Native students can go to study, relax, and socialize. It is a safe and welcoming environment where Native identity is encouraged, supported, and embraced. The NACC also has various events and activities that occur throughout the year like dinners, clubs, gatherings, a powwow, and so much more. Having these holistic gatherings made it easy for me to take a break from academics, allowing me to collect myself and relieve any stress I had due to the academic workload.

It was also helpful academically to have the opportunity to take Native studies courses for a major, a minor, or to take a course or more. This opportunity made me decide to change my major to Native studies. Learning about something I cared and feel passionate about made the work easier to understand. The papers felt shorter because the topics were interesting and the tests were fun to study for.

All year I took the Lakota language course. I am truly thankful that it is offered at Stanford, as I was able to learn my own language, despite being so far away from home (which I realized was the biggest remedy for my homesickness). I built a strong relationship with the professor, who is also Lakota and a first-language speaker (from a sister tribe). I also learned so much more than the language from her. She taught me about our culture, more specifically about food, traditions, kinship, songs, and also some history about our people.

Creating a relationship with my favorite professor in the Lakota language course, who also taught the Introduction to Native History course, motivated and inspired me to learn while giving me the confidence to stay in college, despite the challenges.

Embracing my Native identity was the key to complete my first year of college and will continue to help me navigate other challenges I may experience. My advice to all of the young, strong, and resilient Native students who will be pursuing higher education is to embrace and appreciate your identity, culture, and heritage. Find the resources available to you, and do not be afraid to speak up for the things you know are right. Who you are as a Native person is something that no one can take away from you. Be proud of who you are. Take your identity into the classroom, incorporate it into your papers, and educate your peers and instructors. Make them aware of Native issues, our history, and provide your perspective on the subject.

My advice to all of the young, strong, and resilient Native students who will be pursuing higher education is to embrace and appreciate your identity, culture, and heritage.
Dear brilliant Native students,

If you are reading this letter that means that you are thinking and considering going to college. 😊 Yay, we are so happy that you are! Throughout our development of this guide, you were constantly in our minds. We wanted to create something that would be useful and tailored just for you. Our hope is that you will carry this guide in your backpack, share it with others, and then enroll into a college of your choice.

Choice is such a powerful word. You may be hearing that word from college admissions, possibly from your mom and grandpa, or even shared by your counselor or teacher. “It’s your choice.” But we understand that when you are thinking about where to go for college, choice is not an
individual decision. For many, you are wondering how to pay for college. How far can you be away from family and homelands? Is the college that you are interested in really going to be good for you? We understand because many of those questions were in our minds when we set out to go to college.

That is why this guide was created. We asked amazing people who work at the American Indian College Fund, TCUs, and mainstream colleges (quick note, mainstream is a word to say non-Native colleges) to join us in creating this guide. These people have a wealth of experience in supporting and advocating for Native college students. All of them attended college and knew about all that it takes to enroll and then graduate with a college degree. They shared thoughtful advice in areas such as applying to college, how to pay for college, deciding what college to attend, and then what to expect during your first year. We also asked current and recent Native students to contribute to this guide. They shared stories of feeling alone, learning how to find scholarships, and tips/tricks for surviving in college.

As you read and share this guide, our hope is that you are inspired and motivated to achieve a college degree. We close by reminding you that you are brilliantly intelligent, affirmed with Creator’s love and strength, and destined for greatness!

With love and hope,
Amanda Tachine & Matthew Makomenaw
College Glossary

TERMS
You have made the decision to go to college. Here are key terms and phrases that you’ll encounter when talking to people about college.

Admission Tests
These are tests designed to measure students’ skills and help colleges evaluate how ready students are for college-level work. The ACT and the SAT are two standardized admission tests used in the US. collegeboard.org/sat & act.org

Associate Degree
This kind of degree indicates the completion of a two-year college program.

Bachelor’s Degree
A four-year degree awarded after completing 120 semester credits (approximately 40 college courses).

College Credit
Credits are measured in terms of credit hours. One credit hour equals one hour in class per week. For each credit hour you will probably spend two to three hours outside of class studying.

Common Application
A standard application form accepted by 700 colleges. You can fill out this application once and submit it to any one of the colleges that are members of the Common Application Association.

Community and Technical Colleges
These schools offer associate degrees and certificates, as well as prepare students for specific trades.

Cost of Attendance (COA)
The total amount it will cost you to go to college each year.

Deferred Admission
A student who has been accepted into college has permission to postpone their enrollment date, usually for one year.

Early Action (EA)
An option to submit your applications before the regular decision deadline. This allows a student to get admission decisions early, and if accepted are not required to enroll in the college if you are not accepted.

Early Decision (ED)
An option to submit your applications before the regular decision deadline. This allows you to get your admission decisions early and if you are accepted you are REQUIRED to enroll in the college if you are accepted.

Eligibility
Criteria determined by a group or organization to satisfy requirements for an award or status.

FAFSA or the Free Application for Federal Student Aid
The standard form that all students and their parents/guardians must complete to apply for federal and state need-based assistance/and programs and for some campus-based assistance/aid. studentaid.gov/fafsa
Full-Time Enrollment
To be considered a full-time student, you must enroll in 12 quarter or semester credits each term.

Grant
This is money you receive and do not have to pay back.

Letter of Recommendation
Letters that are written for you and about you, by trusted individuals like a teacher, counselor, mentor, or employer.

Loan
A loan is money you borrow and must pay back with interest.

Open Admission
A policy of accepting any high school graduate, no matter what his or her grades are, until all spaces in the incoming class are filled.

Residency Classification
A process in which a student is classified as a resident student of the state or a non-resident student. This classification process will determine the tuition rates that a student must pay.

Résumé or Resume
A document that presents a person’s backgrounds and skills for acquiring employment or as supporting documentation to an application.

Rolling Admission
An admission policy that gives students a large window of opportunity to submit their application materials as the material becomes available.

Safety School
A school to which you know you will be accepted and may be considered a “backup” in case other schools do not work out.

Scholarship
Money awarded to you based on criteria such as academics, athletics, community service or financial need to help pay for education expenses. Scholarships do not have to be repaid.

Vocational or Trade School
Colleges that offer specialized training, skills or education for specific fields, such as plumbing, carpentry, etc.

Waitlist or Waiting List
Colleges can waitlist a student, which means the college has not officially accepted the student but may offer admission if space becomes available. Colleges are waiting to hear from accepted applicants before they fill spaces with students from the waitlist.

Find more glossary terms at collegefund.org/glossary
Scholarships are available to Native students seeking degrees from any accredited nonprofit school. Learn about these opportunities and apply at CollegeFund.org/Scholarships