



U.S. DEPARTMENT OF EDUCATION

Take Charge of Your Future
Get the Education and Training You Need

Take Charge of Your Future

Get the Education and Training You Need

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U.S. Department of Education

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ABBREVIATIONS

ABE	adult basic education
ASE	adult secondary education
B.A.	Bachelor of Arts (degree)
B.S.	Bachelor of Science (degree)
CTE	career and technical education
FAFSA	<i>Free Application for Federal Student Aid</i>
FSEOG	Federal Supplemental Educational Opportunity Grant
GED	General Educational Development (test) or general equivalency diploma or credential
GPA	grade point average
JAN	Job Accommodation Network (U.S. Department of Labor)
Ph.D.	Doctorate of Philosophy (degree)
PIN	personal identification number
SAP	satisfactory academic progress
SAT	Scholastic Aptitude Test
SAR	student aid report
VR	vocational rehabilitation



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INTRODUCTION

About This Guide

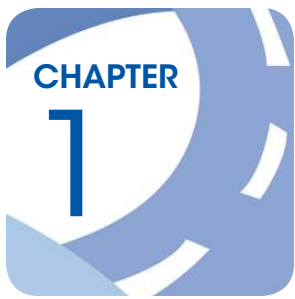
This Guide is designed for people who are incarcerated and for those on community supervision (probation and parole). It will help you get started—or continue—on the path to further education and training. Earning a high school credential, getting a certificate or license in a career technical field, or earning an associate or bachelor’s degree will help you advance in your career, and, ultimately, life. You’ll have more to offer employers, and you’ll improve your chances of getting and keeping a good job—and earning promotions. You’ll increase the amount of money you can earn, gain new skills, and make new contacts. In fact, 2010 U.S. Census figures show that people with higher levels of education earn more money. On average, people with four-year college degrees who worked full time earned \$57,026 a year, compared to \$44,086 for those with an associate degree, \$34,197 for high school graduates, and \$27,470 for high school dropouts.¹ Continuing your education and training also can help strengthen your role in your family and community.

This Guide is designed so that you can go through it from start to finish, or just read or print out the chapters that you need most. It covers the steps involved in setting goals, getting organized, finding employment, and pursuing your education, from a high school credential to a college diploma. It also provides advice about getting money to pay for your education. It won’t answer every question, but it will direct you to resources where you can get your questions answered and get more information. The Guide does not provide information on services in specific states, but, wherever possible, it suggests a way to find that information.



¹ Julian, Tiffany A., and Robert A. Kominski. 2011. “Education and Synthetic Work-Life Earnings Estimates.” *American Community Survey Reports, ACS-14*. Washington, DC: U.S. Census Bureau. Accessed on March 5, 2012. <http://www.census.gov/prod/2011pubs/acs-14.pdf>.

NOTE: Although every effort has been made to ensure the links in this Guide are up-to-date, some websites may contain inaccurate information because they are not updated regularly. When available, look for the date the website was last updated (often located at the top or bottom of the screen) or when an online document was published. Knowing the date will help you determine how current the information is. You also may want to verify the information by contacting the organization directly or seeking information from other sources.



Some Practical Advice

Throughout your reentry transition, you'll encounter many new people and opportunities. Although this process can be exciting and rewarding, it also can be challenging and stressful—and sometimes frustrating. You will have to deal with forms, applications, and procedures that may be new and confusing. You may encounter people who could be helpful, but don't take the time to help you. The following are some ways to remain calm and focused on your all-important goal: getting the education or training you need to build a successful life.

Ask for help. Get advice from counselors, probation or parole officers, or other people familiar with the process of getting an education. Trust your instincts about who to ask and when to approach them; that is, try to be sure that they have the time and experience to be able to offer help. Consider seeking help from the education department, counselors, or religious programs at your correctional facility. You also can find help at reentry, social services, and other community service programs in your area.

Do your research and make informed decisions. Some people and organizations offering education services may take advantage of people who don't examine their options carefully and gather as much information as possible. You could lose money and end up with poor-quality services. Find out as much as possible about programs you are considering. Ask questions. Take the time to make an informed decision.

Show your appreciation. One way to make it easier to navigate through all the procedures you encounter is to get to know the staff at offices that you deal with regularly. Remain friendly and understanding, even if you're feeling frustrated. Be sure to thank people for their help, and when someone goes out of their way to help, hand-deliver a thank-you note to them.





Learn How to Use a Computer and the Internet

The Internet is a vast source of information and help. Even more important, today many applications—for jobs, for services, to obtain important documents, and to enroll in education programs—are submitted mostly or only through the Internet. You will see that most of the resources this Guide recommends are Internet resources. To get access to them, you'll need to use a computer or a cell phone with Internet service. To submit an application or other important documents, though, you should use a computer. The larger screen size on computers will help you check your work. Also, some online applications or other resources may not open properly on a cell phone.

If you don't yet know how to use a computer or the Internet, it's very important to learn. Many public libraries and the Department of Labor's One-Stop Career Centers (see next page) offer free classes on using computers and the Internet. You also can use computers and the Internet for free at your local public library. Keep in mind that you don't need to try to become a "computer expert" and learn everything a computer can do. After you learn to use the computer and Internet to help with getting a job and enrolling in an education program, you can decide whether or not you want to gain more computer skills.

Also remember that although many employers and schools may conduct a lot of their business online, not everything is done online. Depending on the employer or education program, various documents can still be sent and received by regular mail.



TIP:

Using the Internet on your cell phone

Many cell phones allow you to access the Internet. Although you should use a computer to submit job applications or other important documents, your cell phone can help you search for information about jobs and education programs. It can be used to read websites or find an organization's phone number, hours of operation, and location. You also can use your cell phone to check your email when replying to or following up on job leads and looking up definitions and other information for class once you start your courses.



Find Helpful Services in Your Community

You'll be able to find many services free or for a small charge in your own community. Some suggestions follow.

Public Libraries

Your public library is an important gateway to other services and resources in your community. In addition to offering free access to computers and the Internet, libraries often offer adult education classes (see Chapter 4, p. 26, for more information about these classes) or resources and government forms that you may need. Librarians can help you find the information you need. To find the public library closest to you:

- Look up the words “library” or “public library” in the city government section of your phone book or search the Internet using those words and the name of your city or county. You also can find your community’s phone book on the Internet. Search using your city or county name and words like “yellow pages.”
- On the Internet, go to <http://nces.ed.gov/globallocator/> to search for schools and libraries.

One-Stop Career Centers

One-Stop Career Centers have many services in one location to help you prepare for and find a job. One-Stops can connect you to job openings, training, apprenticeships, and education programs related to the job you want. Most One-Stop services are free, but there may be a fee for some specialized education and training programs. Some of the services provided by One-Stops include:

Skill assessment. Staff can help you identify the skills you need—and the skills you already have—as you get ready for education, training, and/or employment.

Career counseling. Counselors can help you identify jobs and occupations that you may be interested in, based on your skills, interests, and experience. They also can tell you about the types of jobs available in your local area.



TIP:

Accessing employment services while incarcerated

In some states, One-Stop services are offered in correctional institutions. Also, most institutions have staff who can help you prepare for the job search before you are released. If you are still incarcerated, ask your counselor or case manager if these services are available to you. The more you can prepare for your release, the easier the reentry transition will be.



Some Practical Advice

Take Charge of Your Future: Get the Education and Training You Need

Training or referral to training. Depending on your needs and interests, staff may provide training or refer you to training programs that can help you with:

- “Hard skills”—the specific skills you need for a job in a specific field.
- “Soft skills”—skills, such as communication, teamwork, and leadership, that are important to career success.
- Writing your resume.
- Preparing for interviews.

Referrals to other resources or services. Staff can direct you to organizations that can help you with such things as transportation, child care, welfare assistance, unemployment insurance, and veterans’ services.

You can find One-Stop Career Centers in your area by:

- Calling 1-877-348-0502 or, on the Internet, going to <http://www.servicelocator.org>.
- Going to <http://www.dol.gov> for a map of One-Stops in each state. Under the “Browse by Topic” header, click on “Training.” Next, in the second paragraph, click on “Clickable Map of One-Stop Centers’ Websites.”

Community Organizations

Community organizations provide many kinds of services. Most are free, but some may require a fee. These organizations can help with employment, education, health care, counseling, housing, substance abuse treatment, transportation, and child care. They also can provide referrals to other agencies. There are different ways you can find community organizations:

- Go to 2-1-1 Information and Referral Search at <http://www.211.org> on the Internet.
- Dial 211 on your phone. Note that this phone service may not be available in all communities yet.
- Go to the National H.I.R.E. Network website on the Internet at <http://www.hirenetwork.org>. This site lists organizations that provide services to people with criminal records. First click on “Individuals,” and then click on your state. Finally, click on “Local Service Providers” on the left side of the screen.



Vocational Rehabilitation Services

State vocational rehabilitation (VR) agencies help people with disabilities to prepare for, get, and keep a job. To be eligible for such services—often called “voc rehab” services—you must have a physical or mental impairment that is a barrier to employment. You also must be able to benefit from VR services and require such services to prepare for, get, retain, or regain employment. Disabilities can include physical limitations as well as learning disabilities, such as dyslexia (difficulty understanding written words) or attention deficit/hyperactivity disorder (ADHD, difficulty controlling behavior and paying attention).

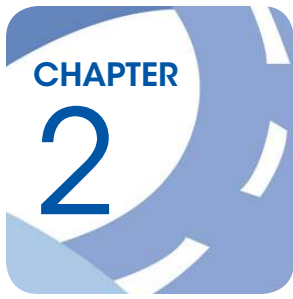
Keep in mind that the government uses terms in ways that may be different from how we use them in daily life. For example, you may not think you have a “disability.” Because the regulations are complicated, you should not try to guess whether or not you may qualify for VR services. If you think VR services might help you, you should apply and let the local VR office determine your eligibility.

There is no cost to apply for VR services to see if you are eligible. But, if you are eligible, some states may require you to help pay for some services. Some states also may have a waiting list. Once you are determined to be eligible, you may receive assessments to identify your VR needs, vocational counseling and guidance, and referrals to other services at no cost.

To learn more about vocational rehabilitation services:

- Look up “vocational rehabilitation services,” “employment services,” or “disability services” in the government section of your phone book. Keep in mind that different states may have different names for VR agencies.
- On the Internet, go to the U.S. Department of Labor’s Job Accommodation Network (JAN) website at <http://askjan.org/cgi-win/TypeQuery.exe?902> to find the VR office closest to you.





Create a Game Plan: What Are Your Goals?

Getting ahead in life means setting goals. But sometimes people don't have a clear idea of the kinds of goals they'd like to reach. Start by asking yourself some practical questions:

- What do I like to do?
- What kind of work do I want to do?
- What am I good at doing?
- What skills and experience do I already have?
- What is the highest level of education I have completed?
- Where would I like to see myself in five years?

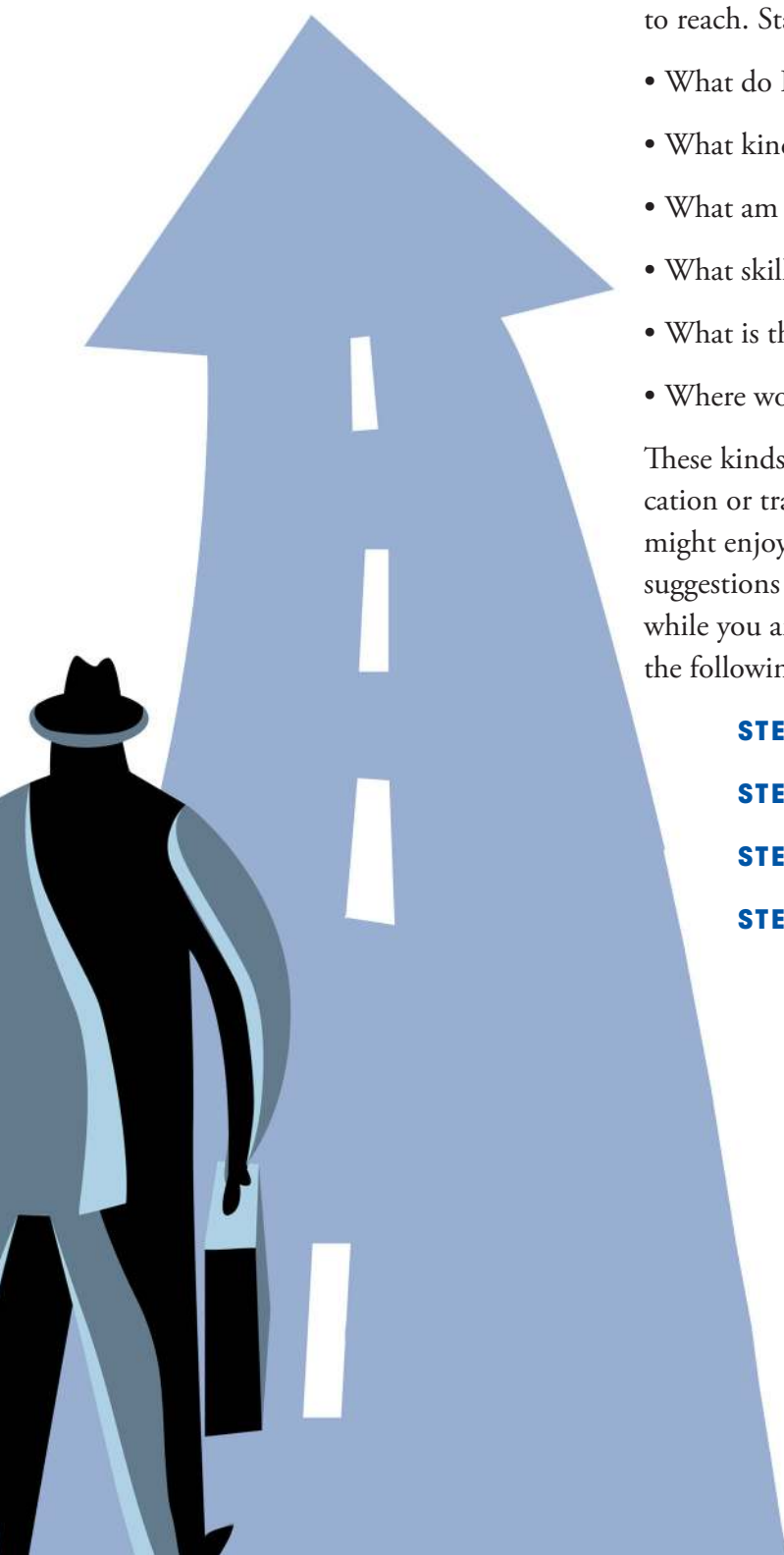
These kinds of questions can help you see what kind of education or training you may want and what kinds of jobs you might enjoy, and therefore do well in. This chapter provides suggestions for creating a game plan, a process that can begin while you are still incarcerated. The chapter is organized into the following steps:

STEP 1 Take Stock and Make Lists

STEP 2 Check Job Restrictions

STEP 3 Find Out More

STEP 4 Set Your Goals



STEP 1**Take Stock and Make Lists**

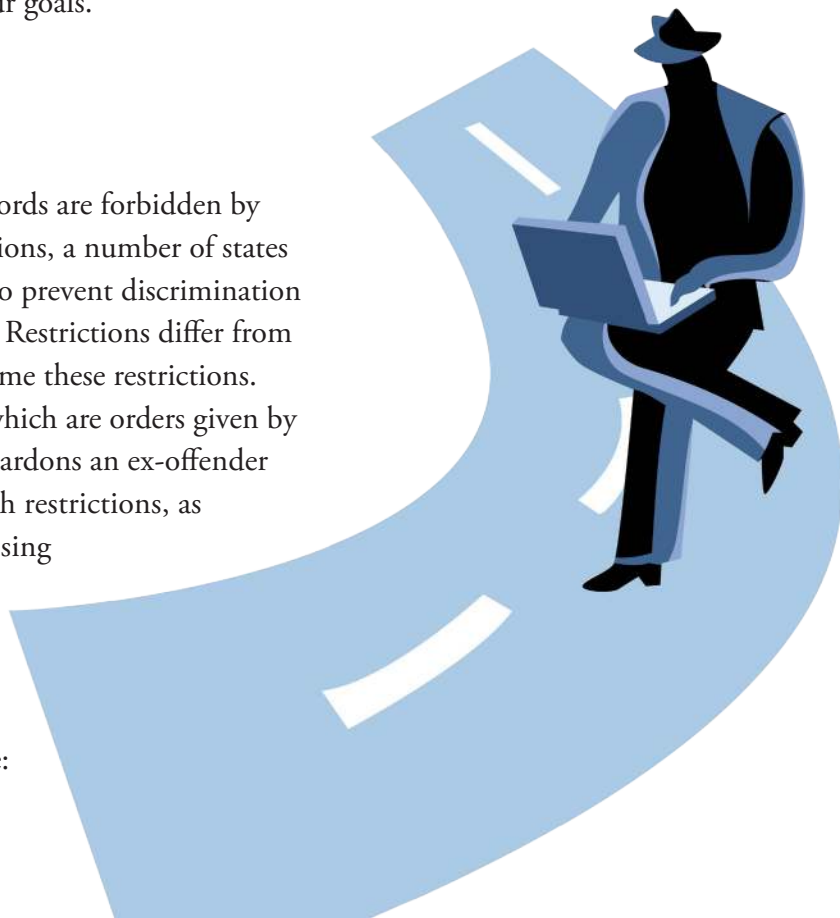
First, make a list of the skills and experience you already have, including your educational background, previous jobs, or just activities that you enjoy. For example:

- Do you like talking and interacting with other people? You could be in sales, teaching, or social work.
- Do you like being outside? You could be a landscaper, house painter, or highway worker.
- Are you good with tools and mechanical items? You could be a carpenter, construction worker, plumber, or auto mechanic.
- Do you like math and numbers? You could work in science, technology, or finance.
- Do you like sports? You could be an athletic coach or personal trainer.
- Do you like reading and writing? Do you feel comfortable working on a computer? You might want to think about office jobs.

Once you have made a list, think about what you like best, what your best skills are, and what education and training you already have or may need. This will help you begin to focus on your goals.

STEP 2**Check Job Restrictions**

Although sometimes people with criminal records are forbidden by law from working in certain jobs and occupations, a number of states and the federal government have taken steps to prevent discrimination against those who were formerly incarcerated. Restrictions differ from state to state. Some states offer ways to overcome these restrictions. These include Certificates of Rehabilitation, which are orders given by a judge or parole board in certain states that pardons an ex-offender and restores his or her rights and removes such restrictions, as obtaining a license from a state industry licensing board. Once you have begun to focus on specific jobs you'd like, you need to make sure that your record will not prevent you from working in that field. Various resources for finding out about these restrictions include:





- If you're still incarcerated, check with your correctional facility's education department or ask your counselor or case manager.
- The report *After Prison: Roadblocks to Reentry* describes barriers facing people with criminal records in all 50 states. It is available through the Legal Action Center at <http://lac.org/roadblocks-to-reentry/>.
- The National H.I.R.E. Network website has information on laws related to employment barriers for people with criminal records and contact information for each state attorney general's office at <http://www.hirenetwork.org>. Click on "Resources and Assistance" and then select "Criminal Record Issues."
- For more information about why an employer can not automatically bar people with criminal records from employment, go to http://www.nationalreentryresourcecenter.org/documents/0000/1082/Reentry_Council_Mythbuster_Employment.pdf. This resource also provides information about the federal laws that protect you from discrimination.

STEP 3 Find Out More

In Step 2, you may have eliminated some job possibilities because of restrictions on people with criminal records. Once you have narrowed your list down to a few jobs or careers, find out as much as you can about the jobs still on your list. The Department of Labor's *Occupational Outlook Handbook* is a good source of information on many jobs and careers, including:

- The training or education needed.
- Earnings.
- Typical work activities and responsibilities.
- Working conditions.
- Demand for workers in specific fields.

The *Handbook* is updated every two years. You can find information from the most current *Handbook* at <http://www.bls.gov/oco/>. You also may be able to get the *Handbook* at the library in your correctional facility, a local public library, or the local One-Stop Center. The *Career Guide to Industries* (<http://www.bls.gov/oco/cg/home.htm>) also may be helpful.



STEP 4 Set Your Goals

You've gathered important information and done some thinking about your future. Now it's time to make a decision. Taking into account your interests, any previous education or training, skills and experience, and any restrictions on working in the types of jobs you are considering, you need to make some choices. Which job or career do you want to pursue? Make a list in order of priority and then choose the path you want to pursue. Once you have made that decision, you can find out about the education and training you need to succeed in that job or career by using resources that include the following:

- **One-Stop Career Centers.** Almost every community has a One-Stop Career Center, sometimes also called Job Service Centers or Employment Services. One-Stop Centers have many resources, all in one place, for people seeking work or further education. These include job search assistance, skills training, and referrals to support services, among others. For help in setting your goals, One-Stop Centers offer “interest inventories,” a tool to help you see which kinds of jobs might be right for you, and staff who can help you set some goals. To locate One-Stops in your area, go to <http://www.servicelocator.org> or call 1-877-348-0502, Monday through Friday, from 7 a.m. to 4:30 p.m. (Central Time).
- **My Next Move.** Go to <http://www.mynextmove.org/> to research more than 900 potential career areas. My Next Move offers information about the skills a job requires, the additional education or training you would need, and average salary. You can search for jobs by keyword or industry type. If you are not sure what kind of career you would like, you can answer a series of questions to learn more about the types of jobs you might enjoy.
- **CareerOneStop.** At the CareerOneStop website, you can identify your existing skills, explore career options, and learn about steps you can take to advance your education and career. Visit <http://www.careeronestop.org/> and click on “Job Seekers,” under “CareerOneStop is:” on the left-hand side of the page. (Note: CareerOneStop is a website and is not the same as One-Stop Career Centers. For more information about One-Stop Career Centers, see Chapter 1, p. 5.)
- **The Occupational Outlook Handbook:** The handbook gives you job search tips, information about the job market in your state, and advice on deciding if a job offer is right for you. Go to <http://www.bls.gov/oco/>.
- **The Career Guide to Industries:** This guide is organized by type of industry and provides information on different types of jobs within an industry, working conditions, training and advancement, earnings, and expected future job growth. Visit <http://www.bls.gov/oco/cg/home.htm>.



STUDENT EXAMPLE

SETTING AND REACHING YOUR GOALS

Name: **Luis Garcia**

Age: **38**

Educational goal:
Ed.D. in Education

Date released:
September 1997

Length of time between
incarceration and
going back to school:
Two days

Many people on parole have pledged never to return to prison. That's what I pledged on Sept. 25, 1997, when I was paroled from state prison. I was a three-time loser, a parole violator returning home.

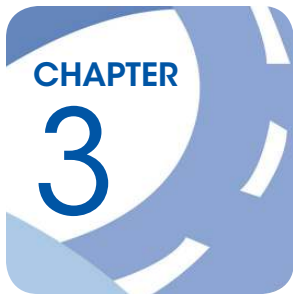
When I was previously incarcerated in county jail, I attempted to complete my adult high school diploma and attend community college, but to no avail. Eventually, I was convicted of my first felony offense and sentenced to a three-year prison term. Pursuing an education became a distant goal. Years later, after a second felony arrest, I made a decision to complete my high school education. Just prior to being sentenced to state prison for a two-year term, I earned my adult high school diploma in the Los Angeles County Jail. However, I did not have enough desire to change my life situation, and shortly after release from my second prison stint I violated parole and was returned to custody.

It was during this period that I began the process of transforming my life. After this release, I returned to community college and I developed a great relationship with an academic counselor who gave me the confidence to consider attending a university. In the fall of 1998, I transferred to Loyola Marymount University, and in the summer of 2000 I finally discharged my state parole number. In spring of 2001, I graduated with a bachelor's degree in theology and a minor in psychology. In May 2007, I earned my master's in social work from the University of Southern California.

In retrospect, the greatest support through this process came from the many professionals who assisted me by simply listening, motivating, and being guides. To be honest, many times I struggled and made personal choices that were not good for my well-being. However, today, nearly 10 years from my

last parole date, I am pursuing my doctorate in Education Social Justice Leadership. I believe education has the power to transform. I hope my experience provides inspiration and a message of hope to any person reentering society about the opportunities that will come your way if you make the decision to pursue an education.





Gather Information and Get Organized

As you begin planning for further education or training or looking for a job, you'll need to gather some important documents and other materials. You need to keep track of these materials carefully because you'll be using them in your job search and applying for education or training programs. In addition, you need to learn about free resources, including the Internet, and how you can locate them. This chapter offers suggestions to help you get—and stay—organized and resources that can help you. It is divided into two sections:

STEP 1 Gather Important Documents

STEP 2 Get Organized



STEP 1

Gather Important Documents

There are several documents you need to have as you look for a job, apply to education or training programs, and get other services. You can get some of these free; for others, you must pay a fee. Sometimes fees are waived if your income is below a certain level, so ask about waivers.

It's very important that you obtain these documents, but the process can be time consuming, so begin as soon as possible—even if you are still incarcerated. Gather the following documents and keep them in a safe place (for example, a filing cabinet or safe deposit box):

- Social Security card.
- Birth certificate.
- State identification (ID) card or driver's license.
- Criminal record or rap sheet.
- High school credential or high school transcripts.
- Resume.
- Letters of reference and list of people who will give you a reference.

Social Security Card

You'll need your Social Security number to apply for jobs, enroll in education programs, and get access to many services. Social Security cards are free. Here's how to get your Social Security card:

- Contact the Social Security Administration at 1-800-772-1213, or go to your local Social Security office, and ask for an application for a Social Security card, otherwise referred to as the SS-5 form. You can find your local Social Security office by going to <http://www.ssa.gov> and then clicking on "Locate a Social Security office," in the left-hand menu.
- Fill out the SS-5 form. You also will need proof of identification, such as a driver's

Applying for a Social Security card while incarcerated

The Social Security Administration will not accept an application for a Social Security card directly from a person in a correctional facility. If you are still incarcerated, ask your counselor or case manager for help in getting your Social Security card. You can ask your counselor or case manager to receive important documents in the mail for you and keep them in your file until you are released.



- license, passport, marriage or divorce record, or certification from your correctional facility.
- Mail the completed SS-5 form, along with a copy of your identification, to your local Social Security office. You also can take the SS-5 form to your local Social Security office. Your Social Security card will be sent to you. If you do not have a permanent address, you can ask the Social Security Administration to mail the card to your local Social Security office; you will need to provide proof of identification when you pick it up.

Birth Certificate

Your birth certificate sometimes is needed when you apply for other forms of identification, such as a driver's license or ID card. You must pay a fee to get a copy of your birth certificate; fees vary by state. To get a copy of your birth certificate:

- Write to the Bureau of Vital Records in the state where you were born and request a copy. The name of this office may be different in different states. Sometimes it is called Office of Vital Records or Division of Vital Statistics or something similar. To find the address for your state office, go to <http://www.cdc.gov/nchs/w2w.htm>.
- In your request, include your name as it appears on the birth certificate, your date of birth, the city and county where you were born, and your mother's full maiden name. You also should include your father's full name if it appeared on your birth certificate.
- You also will need to include a copy of your proof of identification, such as a driver's license or prison ID.

Keep in mind ...

If you have gone by other names in your life, or used an alias, remember always to use the **name** that appears on your **birth certificate** when completing forms and applications.



State Identification Card (ID) or Driver's License

Procedures for how to apply for a state ID card or driver's license vary from state to state. You will need some form of identification to apply, and you may have to pay a fee.

- If you are still incarcerated, ask your counselor or case manager how to get a state ID or driver's license. In some states, you won't be able to get a state ID or drivers' license while incarcerated.



- If you are no longer incarcerated, go to the office in your state responsible for issuing driver's licenses or visit the website for more information. This office is usually called the Department of Motor Vehicles, Department of Transportation, or Department of Public Safety. Search the Internet using one or more of these names, along with the name of your town or community and your state. The state website usually will have a list of local offices and their addresses and phone numbers.

Criminal Record or Rap Sheet

You need to get a copy of your criminal record or rap sheet (record of arrest and prosecution) for several reasons. You need to make sure the information on it is correct. If the details of your offense have been sealed (record exists, but is only accessible with a court order) or expunged (deleted altogether), you need to make sure that the sealed or expunged information is not included. It's important that the releasable information be accurate because employers and landlords will see it if they conduct a criminal background check. Colleges increasingly have begun to conduct criminal background checks as part of their application process.

You can learn how to get a copy of your criminal record or rap sheet by going to the website of the National H.I. R. E. Network at <http://www.hirenetwork.org>. Click on "Resources & Assistance" and then on your state. Information about several resources in your state will appear. Locate the right agency by looking under "Criminal Record Repository."

High School Credential and Transcripts

You will need copies of your high school credential and transcripts when you are applying for education programs and for jobs.

- If you are still incarcerated, ask the staff of the education department at your facility for help in getting these documents.
- If you graduated from high school, contact the central office of your high school. To find your high school's central office, search the Internet using the school's name and city. Once you have found your high school website, look for the contact information. If you are still living in the same city where you went to school, you also can look for your high school in the phone book. Your high school should be able to provide you with a copy of your diploma and your high school

- transcript, which is a list of the courses you took and the grades you received.
- If you earned an alternative high school diploma, such as an adult high school diploma or GED credential,² contact the office where you took the test. For more information about these credentials and how to locate the office that served you, see Chapter 4, Earn Your High School Credential.

Resume

A resume is a document that lists your work experience, education, and any special skills you have. It also includes your contact information: address, phone number, email address. Your local One-Stop Career Center may offer advice on how to put together a good resume. You also can find guidebooks on developing resumes and applying for jobs online, at your local public library, or in the education department or library of your correctional facility, or for purchase in bookstores. Sample resumes and resume templates that let you enter your information into a standard structure are also available on the Internet. Your resume should include the following (see Appendix A: Sample Resume for a sample resume):

- Work experience, including work experience while you were incarcerated.
- Volunteer or community service experience.
- Education, including diplomas or certificates you have received.
- Licenses or certifications that you hold. Special skills, such as training in the use of specific computer software (for example, Microsoft Word and Excel).
- Hobbies or skill related to the kind of work you are seeking.

Keep in mind ...

Your **resume** is usually the first impression a potential employer will have of you. Make sure that it is accurate, neat, and that all words are spelled correctly. If possible, ask someone you trust (especially someone with experience working in a professional environment) to review your resume and give you feedback on it, including on grammar and spelling. Make sure your resume has no mistakes and presents a good image of you.



² GED refers to the General Educational Development (GED) tests. These tests are offered by states and programs to measure skills and knowledge similar to those taught in high schools. If you passed the GED tests, you earn a GED credential. Depending on your state, the GED credential may be referred to as a diploma or certificate.



- References from people who can describe your qualifications and behavior as an employee (see Reference Lists and Letters on this page for more information).

Since many applications for jobs are online, you may be asked to “attach” or “upload” your resume with the application. To do this, you will need to save your resume as a Word document and follow the instructions provided in the job application. Some email services also have help centers that include instructions on attaching or uploading documents. You can ask for help from your case manager or counselor as well.

Reference Lists and Letters

People who can speak positively about your abilities, skills, and experience are called references. You may be asked for the names of references when you apply for a job or to a college program. References should be people who know you well, such as former employers, teachers, religious leaders, or mentors. You should not use family members as references.

Make a list of references that includes names, titles, and contact information (such as telephone numbers and email addresses). Be sure that you always ask permission in advance of someone you want to use as a reference. You can include this list of references along with your resume, or send it when references are requested by an employer or college.

Sometimes you may be asked to have your references provide letters of recommendation for you. Be sure that you ask them to do this several weeks before the letters are needed. Provide your references with information about the job or program to which you are applying and the name and address where the letter should be sent.

For Males Only: Selective Service Registration

If you are a male between the ages of 18 and 25 living in the United States, you are required to register for Selective Service. The federal government uses Selective Service registration to draft people for service in the military, when needed. Selective Service registration is very important, because without it, you may be prevented from getting some federal and state services, including federal student financial aid. If you have already registered, it’s a good idea to verify your registration by going to or calling 1-847-688-6888.

Registering for Selective Service

You can register for the selective service on the Internet and by mail.

- **On the Internet:** Go to <http://www.sss.gov>. Click “Register Online.” Complete the form that appears on the page, and then click “Submit Registration” at the bottom.
- **By mail:** Get a “mail back form” from your local post office. Complete the card and mail it to:

Selective Service System
Registration Information Office
P.O. Box 94638
Palatine, IL 60094-4638

Requesting an Application for Appeal

If you are over age 25 and haven't registered for Selective Service, you may be able to go through an appeals process to gain access to federal programs and benefits, including financial assistance for college. You can request an application for appeal on the Internet or by mail:

- **On the Internet:** Go to <http://www.sss.gov> and then choose “Men 26 and older” from the menu that appears. You will be required to attach documentation proving that you were incarcerated during the time you should have registered for Selective Service. You can use your release papers for this documentation.
- **By mail:** Mail a written request asking for a “Status Information Letter” to the Selective Service System address above. In your letter, describe in detail what prevented you from registering and provide copies of documents showing any periods between your 18th and 26th birthdays when you were hospitalized, institutionalized, or incarcerated. You can use your release papers to document your incarceration.

Keep in mind ...

When you get ready to apply to college, you also might be applying for federal financial student aid, grants or loans that can help you pay for your education. You'll need to fill out the *Free Application for Federal Student Aid* form, called the FAFSA. You also can **register for Selective Service when you are filling out the FAFSA** by filling in the circle by the following statement: “Most male students must register with Selective Service to receive federal aid. If you are male, age 18-25 and not registered, fill in the circle and we will register you.” The U. S. Department of Education then will provide your information to the Selective Service System. More information on financial aid and the FAFSA is in Chapter 6.



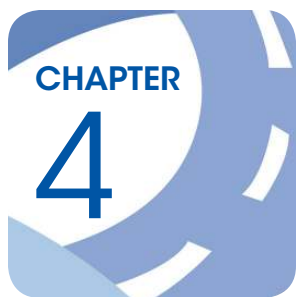


STEP 2 Get Organized

You'll need to use or refer to these documents over time, as you look for jobs, change jobs, and pursue your education or training goals. It's important to keep them in a safe place where you can easily find them. Use large envelopes or file folders to keep track of these documents and put them in a place where they won't be disturbed.

Set up a space where you will be able to store your documents, books, and other materials related to your job search, work, or education plans. When you enroll in an education program, you can use this space for doing homework, so it should be a place where you can focus, with no distractions. If you prefer quiet, for example, set up your space away from the television, radio, and other people.

Organizing your schedule is important, too, whether you are looking for work, applying for education programs, or enrolled in college or a training program. Setting and keeping a schedule is especially important if you are trying to balance work, education, and family responsibilities. Set up a weekly or monthly schedule for yourself. Find blocks of time that you can set aside to focus on your job search, on learning about further education or training, or on your homework. If you know you have difficulty focusing for long periods of time, set aside shorter periods, like 20 minutes or so. If you know that you are more focused in the morning, use that time for your job search or for homework.



Earn Your High School Credential

You already may have earned some high school credits or taken courses while incarcerated. If you have, now you can build on that experience by getting a credential that will open doors to work, training, and/or further education. According to the U.S. Census Bureau, a high school graduate working full time earns almost \$7,000 more a year, on average, than someone without a diploma.³

If you don't have your high school diploma, you can earn an alternative high school diploma. These include the adult high school diploma, often offered through distance learning programs, and the GED credential (GED stands for General Educational Development, which is a test, and general equivalency diploma. The GED credential can be a certificate or diploma depending on the state, but usually is called simply a "GED"). Earning one of these credentials is a necessary step on the path to a more stable, secure life. This chapter describes how to prepare to earn an adult high school diploma or take the GED test. It includes the following steps:

- STEP 1** Know Where to Start
- STEP 2** Find the Education Services You Need
- STEP 3** Take the GED Test or Earn an Adult High School Diploma

³ Julian, Tiffany A., and Robert A. Kominski. 2011. "Education and Synthetic Work-Life Earnings Estimates." *American Community Survey Reports*, ACS-14. Washington, DC: U.S. Census Bureau. <http://www.census.gov/prod/2011pubs/acs-14.pdf>.



STEP 1**Know Where to Start**

If you already have some high school credits toward a diploma, you may choose to work toward earning that diploma, rather than a GED. If you haven't earned many high school credits, the GED is probably a better option. In any case, the first step is finding out which skills you need to improve. You don't want to waste time re-learning things you already know or taking classes for which you are not prepared. The way to do this is through an education assessment.

Education Assessments

Several agencies provide education assessments. An education assessment is simply a way to find out what your basic skills are in English, reading, writing and math. You may be asked a series of questions about your experience and abilities on a form or in an interview. You also may take a placement test to determine which level of classes you need to take and to mark your progress over time.

To find agencies that provide assessments:

- Check with the front desk at your local public library for information on local agencies that offer assessments.
- Search on the Internet using words like “educational assessment” or “placement testing.” Include the name of your town or neighborhood in the search box.
- Most adult education programs offer assessments and placement tests. To find a program near you, go to America's Literacy Directory at <http://www.literacydirectory.org/>.
- Community colleges usually offer assessments and placement testing. Search for your local community college on the website of the American Association of Community Colleges at <http://www.aacc.nche.edu>. Click on “Community College Finder” at the top of the page. Once you find the website for your local college, search for “assessments” or “placement test.” Other community organizations also may provide help. For information about how to locate these other organizations, go to Chapter 1, p. 6.

**TIP:****Preparing for the GED while incarcerated**

If you are incarcerated and taking a GED course, ask your GED teacher about getting a “progress report” before you are released. This report will show where you are in the process of preparing for the GED. From this, you can figure out what kind of services you'll need after release. Keep your progress report and any other information related to your education while incarcerated in a safe place (for example, you can ask your teacher or counselor to hold it for you in a filing cabinet).



There are several standardized assessments commonly used to determine the education levels of adults, including the Test of Adult Basic Skills (TABE) and the Comprehensive Student Assessment System (CASAS) tests.

A number of other assessments also are available, some of which are offered by for-profit companies that charge fees. Contact a local adult education program, community college, or library to learn more about the types of assessments offered in your state and their costs.

Learning Challenges

Everyone can feel challenged with some aspects of education and learning. Many people have learning differences—also known as “learning disabilities”—that can affect a person’s ability to read, write, speak, compute math, and reason. They also can affect a person’s attention, memory, coordination, social skills, and emotions. Some common learning differences include attention deficit/hyperactivity disorder or ADHD, dyslexia, and dyscalculia. Perhaps you have a disability that was identified during your schooling, but if not and you suspect that you have a learning difference, you can get help learning some strategies to cope with these differences. The first step is getting assessed by a qualified person who can identify your learning challenges and services that can be helpful.

Here’s how to find agencies that help with these types of assessments:

- Visit the American Association of Community Colleges website at <http://www.aacc.nche.edu>. Click on “Community College Finder,” at the top of the page, to find the college nearest you. Once you locate that college, search for the student services office or department.
- Find a vocational rehabilitation office near you by following the instructions in Chapter 1, p. 7.
- Search on the Internet using terms like “learning disability assessment” and including the name of your town or neighborhood.
- Search for local literacy and adult education centers by going to America’s Literacy Directory at <http://www.literacydirectory.org/>.
- Find your local community mental health center by going to <http://www.samhsa.gov/>. Click on “Treatment Locator,” in the right-hand menu under Find Help.” Next click on “Mental Health Services Locator,” which is about halfway down the page, and search for a center near you.

Once you have been assessed, you will receive a diagnosis, which is a description of your learning differences. The person providing the diagnosis will explain it and tell you about any support services you may qualify for, as well as make recommendations for appropriate jobs and education or training. Education programs often provide what are called “accommodations,” if you have a diagnosed learning difference. These accommodations are intended to support your efforts and enable you to participate in education activities, including testing. Testing accommodations, for example, might include extended time to take the test, a private room in which to take the test, or a large-print version of the test. Other types of accommodations might include counseling or assistance with reading and writing.

STEP 2

Find the Education Services You Need

Depending on what you learn from your assessment results about your skill levels, you may need to choose among several options offered by adult education programs. These services may include adult basic education (ABE), adult secondary education (ASE), and/or English literacy instruction:

- **ABE:** These courses help adults with basic literacy skills needed in everyday life, such as reading, writing, math, problem solving, and computer skills.
- **ASE:** These courses help adults prepare for the GED tests or earn an adult high school diploma.
- **English literacy:** These courses help people who did not learn English as their first language to improve their skills in speaking, reading, and writing in English. Sometimes these courses also help prepare immigrant students to obtain their U.S. citizenship.

To locate these services in your community:

- Search America’s Literacy Directory at <http://www.literacydirectory.org>.
- Visit your local public library or One-Stop Center for information on literacy and adult education programs in your area.



TIP:

Enrolling in adult education programs while incarcerated

If you are incarcerated, adult education services may be available at your correctional facility. These programs are free, but may have a waiting list. Check with your education department or case manager to see if these classes are available in your facility and how to find adult education services in your community when you are released.

- Find courses at your local community college through the website of the American Association of Community Colleges at <http://www.aacc.nche.edu>. Click on “Community College Finder” at the top of the page. Once you find the website for your local college, search for “classes” or “adult education program.”

STEP 3

Take the GED Test or Earn an Adult High School Diploma

Take the GED Test

The GED test allows adults who did not complete high school to show that they have gained the knowledge and skills needed to earn a state high school equivalency diploma. Beginning in January 2014, an updated GED test will be released.

To find information about the GED test itself, or preparing to take the test visit <http://www.GEDTestingService.com>. To find a place where you can take the GED test:

- Go online to <http://www.GEDtest.org/> locator. Click on “Test-Takers” and then “Finding a Test Center.” Type in your zip code and you will get information about testing centers nearby.
- In some states you can choose to take the test on paper or on a computer, but it is important to remember that the GED test cannot be taken on the Internet; it must always be taken in person at a testing center—any information you see otherwise is incorrect and could be a scam.

Keep in mind . . .

Be patient. Sometimes programs may have waiting lists or enroll students only at certain times of the year. You may not be able to start classes the first time you visit a program.

Prepare on your own. If you can’t sign up for a class right away or if your schedule doesn’t allow you to go to class, you can prepare on your own. Adult high school diplomas can be earned through online high school programs. Before enrolling, though, be sure the program is accredited (see Chapter 5, p. 33, to learn more about accredited programs). You also can find many books to help you prepare for the GED test at your public library or local bookstore. These usually include practice GED tests. You also can find sample GED tests online at <http://www.gedtestingservice.com/ged-testing-service> (click on “Test-Takers” and then “Take Practice Test”) or <http://www.testpreview.com>.

Work with others. Getting together with others who are working toward a high school credential can help keep you motivated and offer you support as you go through the process. Think about joining or forming a study group. If you are on a waiting list with a program, ask the program if you can join an existing study group or if they can help you form a group.





Earn an Adult High School Diploma

Instead of getting a GED, some people may prefer to get an adult high school diploma. Programs that offer these diplomas are more like a traditional high school program, where you earn your diploma by taking courses. Many of these programs are available online and offer programs through distance learning (see p. 34 in Chapter 5 for more information about online programs). Some adult high school diploma programs charge tuition and may require you to have some high school credits to enroll.

If you decide to enroll in an adult high school diploma program, check to see if the program is “accredited.” Accredited programs are those that meet certain requirements and have been reviewed by an accrediting organization recognized by the U.S. Department of Education. Accredited programs generally provide better services. Diplomas from programs that are not accredited may not be accepted by other education programs, colleges, or employers. For more information about accreditation, see p. 33 in Chapter 5.

To find an adult high school diploma program:

- Search the Internet using terms like “adult high school diploma program” and include the name of your town or neighborhood in the search box.
- Visit your local public library and ask the staff at the front desk for information on adult high school diploma programs.
- Check your local community college for information about adult high school diploma programs through the website of the American Association of Community Colleges at <http://www.aacc.nche.edu>.



STUDENT EXAMPLE MAKING USE OF A GED

Name:

Amanda Seerattan

Age: **22**

Educational goal:

Obtain a master's degree and pursue a Ph.D.

Date released:

October 2006

Length of time between incarceration and going back to school:

Nine months

Why did you decide to continue your education?

By the age of 16, I was a runaway, selling drugs and hustling to survive. I dropped out of high school and moved to the upstate area. I started to see that my friends had jobs during the summer and their parents were so proud of them. So I went and applied for jobs at the mall, but no one would hire me. Until one day a woman told me the reason why I wasn't hired yet. She said, "Amanda, you need to have that diploma to do anything, girl!"

In October of 2005 I took and passed the GED test. However, my past caught up to me and unfortunately less than two months after receiving my GED credential, I was incarcerated, looking at a sentence of two to six years.

What are your educational goals?

At the age of 20 I was a convicted felon with a charge of criminal sale of a controlled substance. I was sent to an alternative-to-prison military boot camp as a first-time offender. While there, fellow prisoners always asked how to handle personal situations with other inmates and I enjoyed giving the advice. It was like an epiphany! Upon completion of my GED, I wanted a career in social work, and it wasn't going to stop there. I wanted to have my own business, and become a director of my own nonprofit organization.

How has earning a GED helped you achieve your goals?

With my release from prison, I was ready to use my GED to further my education and start my career in social work. So far it has been a challenge, primarily because I didn't know where to get a copy of my GED. That's when I started to seek out agencies that could help me with my employment issues. I was chatting with a friend and he told me about The Doe Fund (a program that helps former inmates and homeless people learn to take care of themselves). After I was accepted into the program in March of 2007, I was assigned a case manager who has helped me get on the right path towards college with advice on higher education options. I will be starting college in the fall.





STUDENT EXAMPLE **MAKING USE OF A GED—CONT.**



What challenges have you experienced in pursuing your education?

The application process was a little frustrating, but it taught me a great deal about patience. So it was a challenge, but nothing that you can't overcome. My education advisor assisted me in filling out the application. This helped me see a flicker of light at the end of the tunnel.

I am not going to say that things have been easy because without the help of my case manager and all the other staff at The Doe Fund I don't know where I would be today. Some of my old friends who have been in the streets are still there or dead or sick. I can't save them but I can lead by example.



Choose and Enroll in a College Program

Once you have your adult high school diploma or GED, you can think about next steps in preparing yourself for a successful career and secure future. Do you want to go to college? If so, do you want to go to a two-year or four-year college? What are you interested in studying? Research shows that people with a college education earn more money than those without and are more likely to be steadily employed. In 2010, for example, according to the U.S. Labor Department, the unemployment rate was 5.4 percent for those with a bachelor's degree or higher, 7.0 percent for those with an associate degree, 10.3 percent for those with a high school diploma or GED credential, and 14.9 percent for those with less than a high school diploma.⁴

This chapter discusses options for further education and training after you have a high school credential. There are many programs available, and you'll need to think about the goals you set for yourself and what type of education or training can help you reach them. This chapter also includes information about applying to college or training programs. It is organized into the following steps:

- STEP 1** Some Important Things to Consider
- STEP 2** Choose a Career and Technical or Academic Program

The next chapter, *Get Money to Pay for College*, describes the various ways you can pay for college, including getting financial aid.

⁴ U.S. Department of Labor, Bureau of Labor Statistics. "Education Pays." Last modified May 4, 2011. http://www.bls.gov/emp/ep_chart_001.htm.



STEP 1

Some Important Things to Consider

Many adults must balance education, work, and family responsibilities. This can be challenging, so it's important to find a college program that works well for you. You want to pick a program that can be balanced with your other responsibilities and fits your learning style, finances, and career goals. To help you with that, here are a few things to think about:

Full-time or part-time enrollment. Many colleges allow students to attend either full-time or part-time. Full-time students usually take four or more courses (12 credit hours) at the same time, while part-time students take fewer courses. Part-time enrollment is often the best option for students who must work and take care of their families, too. Many schools offer classes in the evening and on weekends, however. This allows students to work full-time and still be able to attend school. Keep in mind that to receive financial aid (discussed in Chapter 6), you must be taking at least two courses (6 credit hours) each semester.⁵ Some schools may be able to assist you with a campus job as part of a financial aid plan, and if you are able to work in a job that is related to your program of study, you may find that you are able to advance in your field by combining classroom and “hands-on” learning. You also may want to ask about internships (see text box for more information).

Large or small colleges. Colleges can range in size from fewer than 2,000 students to more than 20,000. Small and large colleges each have advantages and drawbacks. In general, small colleges have smaller class sizes, making it easier for you to get to know your professors. They can offer fewer types of classes, however. Large colleges usually offer a wide selection of classes, but class sizes often are large as well. In this case, getting to know your professors may take more time.

Keep in mind ...

Internships can be a good way to learn whether you will enjoy working in a certain field. Internships are part-time jobs (usually between five and 15 hours a week) that give you real-world experience in the field you are studying. Some internships are paid, but others are unpaid or can be used to earn school credit. If you want to work at a specific company or organization, an internship can help you “get your foot in the door.” Internships also help strengthen your resume with experience in your field. For more information, contact the internship office (often housed in the career development office) at your college.



⁵ U.S. Department of Education. 2011. “Volume 1 - Student Eligibility.” 2011–2012 *Federal Student Aid Handbook*. Washington, DC: Author.
<http://ifap.ed.gov/ifap/byAwardYear.jsp?type=fsahandbook&awardyear=2011-2012>.



Public or private colleges. In general, public colleges and universities will be less expensive than private schools. Community colleges are usually the least expensive option, and many have an open admissions policy, meaning that anyone can attend classes there. Costs can be offset by various types of student financial aid, as described in Chapter 6.

Accreditation. If a college or university is accredited, this means it meets certain standards for the quality of education and services it provides. Accredited institutions must be approved by an organization (called “an accrediting organization”) recognized by the U.S. Department of Education. Some schools may say they are accredited, but they don’t meet this standard. Many institutions offer a degree or certificate, but not all are of high quality. Some institutions are really scams pretending to be schools and just graduate as many people as possible to increase their profits. Some even offer degrees without requiring you to take any courses! Here’s why accreditation is important:

- Employers generally respect credentials from an accredited institution with a good reputation and view job-seekers with such credentials more favorably.
- If you earn credits from a nonaccredited school, you won’t be able to transfer those credits to an accredited school.
- You must attend an accredited school to be eligible for government financial aid.

To learn more about accreditation and find out if the school you are interested in is accredited, visit the following websites:

- The Council on Higher Education Accreditation at <http://www.chea.org>.
- The U.S. Department of Education at <http://www.ed.gov/admins/finaid/accred/index.html>.
You can also call for information: 1-888-247-8269.
- The Database of Accredited Postsecondary Institutions and Programs at <http://ope.ed.gov/accreditation/> provides a searchable database of accredited programs.

Online courses and degrees: Many colleges now offer classes and programs through the Internet. This is called “distance learning,” and it can be a good alternative to regular classes, if you have difficulty attending regular classes at the college. Classes are taught by an instructor at the college, and you submit assignments through the Internet. Online courses and degrees often are offered by nonaccredited schools, so be sure to check the accreditation of the college before you enroll. Online courses have both benefits and disadvantages:

- You need to be motivated, self-directed, and skilled at using computers, Web browsers, email, and word-processing programs.
- You may need continuous access to the Internet.
- You may miss some of the benefits of classroom attendance, such as getting to know the instructor and other students, and being able to discuss your views and opinions fully.

STEP 2

Choose a Career and Technical or Academic Program

Many colleges, especially community colleges, offer both academic and career and technical programs. *Career and technical education (CTE) programs* provide you with specific skills needed for specific jobs, for example, automotive repair or medical technician. Some of these programs also can be referred to as “occupational training” or “vocational education.” They combine classroom learning with practical, hands-on training. *Academic programs* generally don’t prepare you for a specific job or profession. Instead, they are designed to give you broad knowledge and skills that can help you succeed in many different jobs or careers.

CTE Programs

CTE programs combine technical and academic training to prepare you for a job. They are offered by public community and technical colleges and private trade schools. Depending on the program, you can enroll for several months to a year to earn a certificate, or up to two years to earn an Associate of Arts (A.A.) or Associate of Sciences (A.S.) degree. Some programs will prepare you to earn a state or national certificate or license, such as a license to be a registered nurse or contractor. Costs



TIP:

Enrolling in college courses while incarcerated

If you already have a GED or high school diploma and have some time before your release from prison, you might consider earning college courses while incarcerated. If you are housed at a prison that does not provide college courses, your only option for earning college credit is through correspondence courses. To learn more, see Appendix B: Correspondence Courses.

Many CTE options

CTE is offered in the following areas, among others:

Arts, media and communication; business, management and finance; consumer services, hospitality and tourism; construction and development; environmental, agricultural and natural resource systems; health and biosciences; human resource services; information technology; manufacturing, engineering and technology; and transportation technologies.



for CTE programs vary widely, depending on the location, school, and program. Community and technical colleges usually are the least expensive option.

Finding CTE Programs

Here are some ways to find out about programs offering CTE certificates and degrees:

- To find out more about CTE, go to <http://www.careerinfonet.org/> and click on “Explore Careers.” You can take a self-assessment to learn more about your interests and jobs that might be a good fit. You also can browse jobs in different fields and find out what jobs are more available right now.
- Search for your local community college at <http://www.aacc.nche.edu> by clicking on “Community College Finder” at the top of the page. Once you find the community college in your area, search for CTE programs offered there.
- One-Stop Career Centers can help you find CTE programs. See Chapter 1, p. 5, for information on locating your local One-Stop Center.
- Search on the Internet using terms like “career and technical education” or the field you are interested in studying, such as “plumbing” or “computer repair.” Be sure to include the name of your town or neighborhood in the search box.



TIP:

Find CTE programs while you are incarcerated

If you are incarcerated, CTE programs may be available at your correctional facility. Some of these programs require students to have a high school credential and many have waiting lists. Check with your education department or case manager to see if these programs are available in your facility and, if not available prior to your release, how to find these programs in your community when you are released.



Enrolling in a CTE Program

Community and technical colleges as well as four-year colleges offer CTE programs. If you want to enroll in a CTE program at a community and technical college, and don't have a high school credential, you still may be able to enroll. Most community and technical colleges will have classes and support to help you earn your high school credential, and completing some CTE programs will require you to do that. To enroll in a CTE program at a community or technical college, you will usually need to fill out an application and register for classes. These programs generally have "open admissions," meaning that if you meet the education requirements, you will be admitted automatically if space is available. For programs that are very popular, like nursing, you may have to submit an application for admission to the program. To learn more about program requirements and enrollment policies, call your school or go on its website.

If the CTE program you are interested in is offered at a four-year college or university, you usually will need to have a high school credential to apply. These colleges generally require you to submit an application for admission before you can register for classes. Applications often are available online (and can be submitted online), or call the school's admissions office and ask them to send you an application by regular mail or email. There is usually a nonrefundable fee for applying, but, if you do not have enough money, check to see if you qualify for a waiver of this fee. Be sure to keep a copy of your completed application and any related paperwork in a safe place.

Other Options for Career and Technical Training

Apprenticeships: Usually offered through trade unions, apprenticeships pay you a salary while you learn a specific trade or profession.

Apprenticeships allow you to gain knowledge and hands-on experience in your chosen field, under the guidance of more experienced employees. For more information on apprenticeship programs, go to <http://www.careeronestop.org>. Click on "Education + Training" and then click on "Apprenticeship" under "Find." Another resource is the U.S. Department of Labor's Office of Apprenticeship at <http://www.doleta.gov/oa/>. You also should ask your counselor or case manager for information about apprenticeships in your community.

Vocational Rehabilitation: Vocational rehabilitation programs help people with physical or mental disabilities to prepare for, get, retain, or

regain employment. Vocational rehabilitation services can include learning new skills to find jobs and live independently. Addiction may qualify as a disability. Services offered by these programs include counseling, job training, health-care services, and others. To learn more about vocational rehabilitation programs, see Chapter 1, p. 7.

Job Corps: Job Corps offers young people aged 16–24 the chance to get a free education and training while being paid a monthly allowance. Usually Job Corps participants live at a Job Corps residence while getting their training. To learn more about Job Corps and find the Job Corps center near you, call 1-800-733-5627 or go to <http://www.jobcorps.dol.gov>.

Academic Programs

Academic programs are offered by community colleges, four-year colleges, and universities. The schools have a wide variety of programs that offer broad knowledge and skills that can apply to many types of careers. You can choose to seek an associate degree (usually two years of full-time course work or 60 credits) or a bachelor's degree (usually four years of full-time course work or 120 credits).

Many options for academic study

Academic programs are offered in many fields. Here are some of the most common: accounting, biology, business administration, chemistry, economics, education, English literature, ethnic studies, history, legal studies, music, philosophy, physics, political science, psychology, religion, sociology, urban studies, art, women's and gender studies.



Schools Offering Academic Programs

Community Colleges

Many students, especially those who haven't been in school for awhile, begin their academic study at community colleges. Because of their low cost and wide variety of programs, community colleges can be the ideal starting place for a college education. Costs vary by state. In the 2011–12 school year, for example, the average tuition and fees charged for a full

school year by community colleges was \$2,963, according to the College Board.⁶ Generally, they are among the least expensive options for higher education, and they offer extensive remedial courses for students needing extra study in the basics or those who have learning disabilities. Many community colleges allow you to earn a high school diploma or GED at the same time you are earning college credits.

Community colleges offer both academic and CTE programs. You can earn an associate degree at a community college and then transfer to a four-year college to earn a bachelor's degree. Some colleges have agreements with four-year colleges and universities guaranteeing that you can transfer credits to those schools.

Search for your local community college at <http://www.aacc.nche.edu>. Click on “Community College Finder” at the top of the page.

Many academic programs at community college require you to have a high school credential to enroll. Community colleges generally have “open admissions,” meaning that if you meet the education requirements, you will be admitted automatically if space is available in your chosen program. You need to fill out an application for admission, which usually is available on the college's website. You also can contact the college admissions office and ask them to send you an application by regular mail or email. Most colleges charge a nonrefundable fee for your application, but, if you do not have enough money, check to see if you qualify for a waiver of this fee. Keep a copy of your completed application and any related paperwork in a safe place.

Keep in mind ...

Even if you have a GED or high school diploma, you may need to take **placement tests** before entering community college, to determine your basic skills levels and ensure that you are enrolled in the right classes. Based on your scores on these tests, you may be required to enroll in remedial courses (also called developmental courses) to improve your skills in English and math. These courses can take time and cost money. Don't be discouraged if you have to take remedial courses. It is important that you work hard to do well in them so you are prepared for the college-level courses. Some community colleges allow students to take remedial courses and college-level courses at the same time. Ask your academic counselor or staff at the college about this option.



⁶ Baum, Sandy, and Jennifer Ma. 2011. *Trends in College Pricing*. New York: The College Board. http://trends.collegeboard.org/downloads/College_Pricing_2011.pdf

Four-Year Colleges and Universities

Four-year colleges and universities are both public and private institutions offering Bachelor of Arts (B.A.) and Bachelor of Science (B.S.) degrees. Costs vary by school, with private colleges and universities generally being more expensive than public colleges and universities. Admission to these schools can be more difficult because many students are competing to enroll. Public colleges and universities usually have a guaranteed number of openings for students transferring from community colleges. You may have a better chance of being admitted to one of these schools if you transfer from a community college.

For a list of four-year colleges and universities near you, go to <http://www.collegeboard.com>. Click on “College Search” and then search for a college by type of school, location, and other criteria.

To enroll in a four-year college or university, you must submit an application and pay an application fee. You generally can find applications on the school’s website or call the admission office and ask them to send you one by regular mail or email. Along with your application, you may be required to submit the following: an official copy of your high school or GED transcript (a record of the courses you took and the grades you received); a personal statement about what you want to study and why; letters of recommendation; and immunization records (papers signed by your physician indicating you have received vaccinations that are required by the school where you are applying). Keep a copy of your completed application and all related paperwork in a safe place.

Transferring Credit

Credit for prior education: Some schools will give you credit toward your degree for CTE or academic credit you earned while incarcerated. Each school has different policies about applying these types of credit to your degree program, so you will need to check with the registrar’s office at your school. Generally,

Keep in mind ...

If you are applying to a four-year college or university as a regular first-year student (not as a transfer student from a community college), you may be required to submit test scores for **college entrance tests**, such as the Scholastic Aptitude Test (SAT) or ACT test. You will need to take these tests before you apply for admissions. You can find more information on the SAT at <http://www.collegeboard.com> and on the ACT at <http://www.actstudent.org>.



TIP:

How to earn college credit while incarcerated

If you earned college credit while incarcerated, make sure to ask for a copy of your transcript. You will need this transcript when applying to schools after you are released.

however, you must have earned a C or better in the course for credit to be transferred. Also, you cannot transfer credits from a non-accredited program to an accredited program (see Chapter 5, p. 33, for more information on accreditation).

The school you are applying to will ask you to provide official transcripts—a list of the courses taken and grades received—from colleges you attended in the past. Contact the admissions or records office of your previous college to ask for an official transcript. Schools usually charge a small fee (\$2–\$10) to provide transcripts. Keep copies of your transcripts in a safe place (for example, in a filing cabinet). You can get an unofficial transcript—usually free—to keep for your own records from the registrar’s office of the schools you attended.

Credit for life experience: Some schools also grant credit for your experience outside the classroom, such as certain kinds of employment or volunteer work or certain skills you may have. For example, native Spanish speakers can take a test for Spanish ability that can allow them to get credit for a college’s foreign language requirement without taking a course. The College Level Examination Program (CLEP) and the Defense Activity for Non-Traditional Education Support (DANTES) Credit-By-Exam are tests that allow certain college requirements to be waived. Some colleges will allow you to demonstrate life accomplishments through a portfolio—a collection of documents and other evidence of activities and experiences related to your degree program. Contact your school’s advising office to find out about these types of credit.

Keep in mind . . .

It is difficult to know which courses may be accepted for credit by the school to which you are applying. It’s best, therefore, to send all **official transcripts** for them to review. If you owe any money to your previous school, they will not send your transcripts until you have paid. Contact the admissions or records office at your previous school to see if you owe money, how much, and if you can set up a payment plan.



TIP:

Earning an advanced degree

Some careers, such as social work, require a degree beyond a bachelor’s degree, that is, a doctorate (Ph.D.) or master’s degree. These graduate degree programs are offered in a variety of fields by universities. If you want further education beyond your bachelor’s degree or seek a career in a field that requires an advanced degree, you can find more information about graduate degree programs through such websites as The Princeton Review at <http://www.princetonreview.com>.

STUDENT EXAMPLE ADJUSTING TO SCHOOL LIFE

Name:

Marvin Calvin

Age: **50**

Educational goal:

Master's in Social Work

Date released:

July 2005

Length of time between
incarceration and
going back to school:

Six months

Why did you decide to continue your education?

After doing 10 years in prison and drugs for three years before that, no one was going to give me a decent job, and I did not want to return to prison. Instead of remembering those prison numbers, I decided to replace them with Marvin R. Calvin, M.S.W.

What were your goals when you started your education?

My goal was to earn an associate degree in Behavioral Science.

Have your goals changed as you've continued your education?

I began to like school and decided to obtain a master's degree. Also, I found that with my job, I could not move any higher than an assistant case manager. In order to become a case manager, I had to have at least an associate degree. And if I wanted to make any real money, I must obtain a master's degree.

What obstacles did you face when you returned to school?

I wanted to quit the first day the professor asked me to write an essay. My writing was so terrible. Nonetheless, I did it, and when the professor gave it back to me, I thought he painted the paper red. I am still not where I want to be; however, I am still learning and writing is becoming easier. I knew that once I was able to write well and articulate my ideas, the world would be mine.

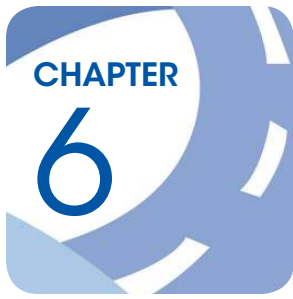
Also, in the beginning, finding time to study was very hard for me.

My time management was completely off. I sought help from one of my professors and he told me how he made the time to study. He would study going to work and coming home, and sometimes on his lunch break. When I added this time up for me, it gave me at least three hours a day of studying. Then, instead of going home right after class, I would give myself at least one hour of study time in the school library. Now I have at least four hours of study time a day which is a great benefit to me. For two consecutive semesters I made the dean's list.

What advice would you give to someone who is thinking about pursuing an education?

The benefits of an education are beyond measure. Not only can you obtain your dreams but you can have fun doing it. My advice to anyone returning to school is to not be afraid. There are people around ready and willing to help. You do not have to do it by yourself. Find a positive support group and you will do just fine.





Get Money to Pay for College

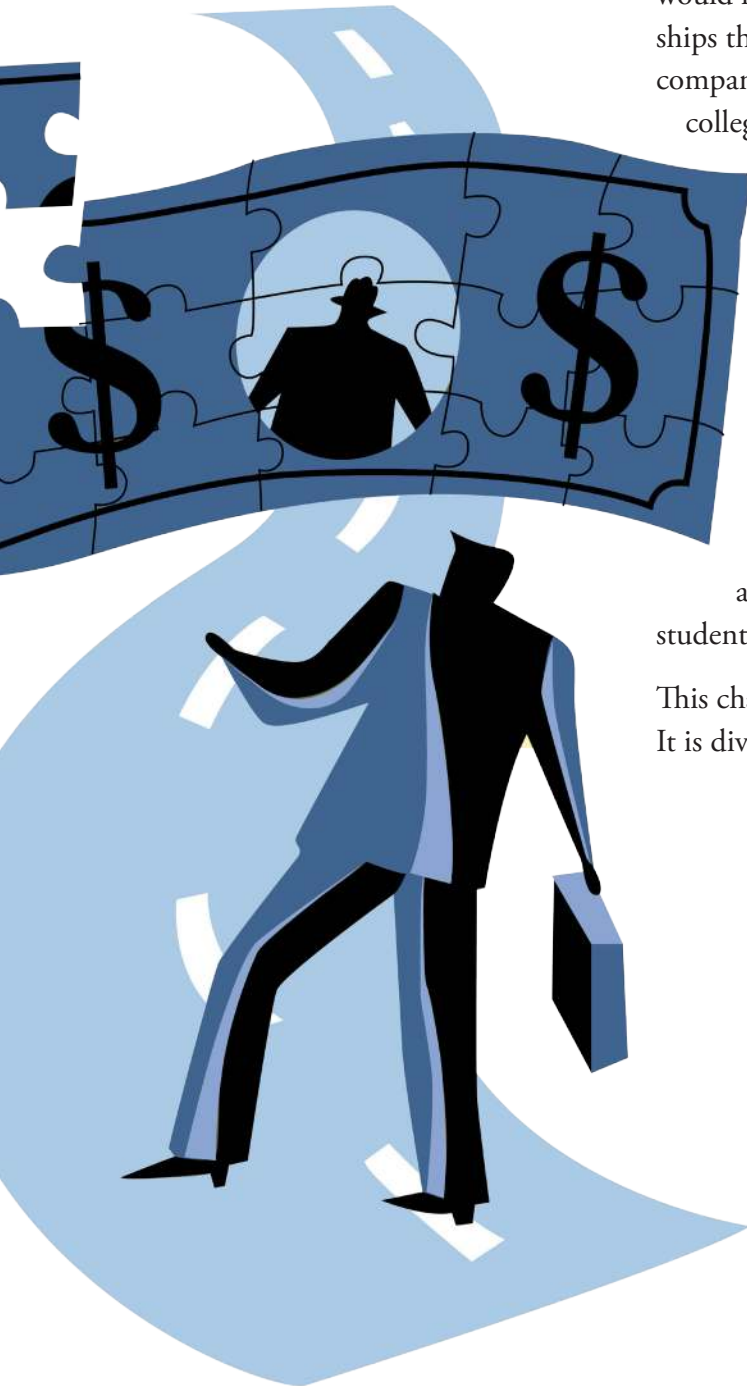
A college education can be expensive, so you need to investigate your options for paying for college carefully. Costs should be one important consideration in choosing where you would like to study. Be aware that grants, loans, or scholarships that sound “too good to be true” can be scams. There are companies that take advantage of students seeking money for college, so do your research thoroughly.

Most students combine money from several sources to pay for college. These include your own funds (wages from work, savings, or family assistance) and several types of financial aid. In some occupations, employers will help pay for college study or training.

Financial aid can include grants (which do not need to be repaid), loans (which must be repaid), and work-study (part-time work, often at your college). Students often combine all of these types of financial aid to meet their expenses. You can apply for federal student aid for free.

This chapter provides an overview on ways to pay for college. It is divided into the following five steps:

- STEP 1** Be Smart About Paying for College
- STEP 2** Apply for Federal Student Aid
- STEP 3** Get and Complete the FAFSA
- STEP 4** Review Your Student Aid Report
- STEP 5** Seek Other Financial Aid



STEP 1 Be Smart About Paying for College

Unfortunately, not all schools and colleges are what they seem to be, especially some of those offering career and technical education programs. Some schools—often called “diploma mills”—are more interested in taking your money than in providing a good education. Online education programs can be diploma mills, too, though many are legitimate. The same is true for colleges or schools based in foreign countries but offering education in the United States. Some are legitimate; some are diploma mills.

You need to do your research to be sure the school you want to attend is an accredited institution that will deliver on its promises. Otherwise, you may spend a lot of money—your own or your financial aid funds—for very little result. According to the Better Business Bureau (<http://www.bbb.org>), the following should be considered “red flags” for diploma mills:

- Offering degrees that can be earned very quickly, for example, a bachelor’s degree that you can earn in a few months.
- Offering programs that place too much emphasis on providing credit for “real-world experience” or that require very little work from students to obtain college credit.
- Requiring tuition payments on a per-degree basis, or offering discounts for enrolling in several degree programs, as accredited institutions charge by credit hours, course, or semester.
- Providing little or no interaction with professors.
- Using names similar to those of well-known reputable universities.
- Having addresses that are box numbers or suites. The “campus” may very well be a mail drop box or someone’s attic.

The U. S. Department of Education website has helpful information on identifying and avoiding diploma mills. Go to <http://www.ed.gov/students/prep/college/diplomamills/index.html>.



TIP:

Determining if you are eligible for financial aid

Don’t assume that your criminal record or credit history will prevent you from getting financial aid. Students on parole and probation can qualify for Federal Pell Grants, state grants, work-study, and loans. Also, students are eligible for financial aid if they have rehabilitated any loans they have defaulted on in the past. The amount of financial aid you can receive depends on your needs.

Some restrictions do apply to those with criminal records, particularly for drug convictions. Refer to Appendix C, an informational flyer, *Incarcerated Individuals and Eligibility for Federal Student Aid*, that the U.S. Department of Education developed in 2010. For updates and additional information, go to <http://www.studentaid.ed.gov> or call 1-800-4-FED-AID.



Some organizations also engage in scholarship scams—that is, promising scholarship money that never arrives, guaranteeing a scholarship in exchange for your bank or credit card information, or charging money to provide a scholarship. As with diploma mills, the goal of these organizations is simply to cheat you. The Federal Trade Commission website has information on avoiding scholarship scams. Go to <http://www.ftc.gov/scholarshipscams>.

STEP 2

Apply for Federal Student Aid

Applying for financial aid can seem complicated. You'll need to pay attention to a lot of details. Take your time in filling out forms carefully and ask for help from someone knowledgeable about the financial aid process. To qualify for federal student aid, you must:

- Demonstrate financial need (for most programs).
- Be a U.S. citizen or an eligible noncitizen.
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau).
- Register (if you haven't already) with Selective Service, if you're a male between the ages of 18 and 25.
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Be enrolled at least half-time to be eligible for Direct Loan Program funds (loans that the U.S. Department of Education funds directly rather than a bank or other organization).
- Maintain satisfactory academic progress in college or career school (generally this means that you must maintain a C average and take enough courses to complete your program within a specific amount of time).
- Sign certifying statements on the FAFSA stating that you are not in default on a federal student loan and do not owe money on a federal grant, and you will only use federal student aid for educational purposes.
- Show you're qualified to obtain a college or career school education by having a high school diploma or recognized equivalent, such as a GED, or by completing a high school education in a homeschool setting approved under state law.

Financial aid is intended to help you pay the cost of attendance at your college. Cost of attendance includes tuition and student fees as well as room and board, transportation, books and supplies, and other education-related expenses as determined by the college. Money from grants and loans is sent directly to your college. If money is left after expenses on your school bill have been paid, you will receive that money to cover other costs. Avoid using loan refund checks to pay for anything other than costs related to school. It's not free money, and you have to pay it back.

The FAFSA and Types of Aid

The starting point for applying for financial aid is the *Free Application for Federal Student Aid*, called the FAFSA. You use the FAFSA to apply for several types of federal student aid (for a complete list of student aid, go to <http://www.studentaid.ed.gov/needmoney>):

- Pell Grants for low-income students.
- Direct Loans, low-interest loans that can be taken out by students or their parents.
- Federal Supplemental Educational Opportunity Grants (FSEOG), which provide merit-based grants to low-income undergraduate students.
- Work-Study, part-time work available to full- and part-time students, sometimes at the college or university.

Keep in mind ...

If you have been convicted of possessing or selling illegal drugs, you will need to fill out a worksheet to determine whether you are eligible for federal student aid. This worksheet is updated each year. To view and download the most recent version, go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/aideligibility.jsp>.

There are three possible **eligibility** results after filling out the worksheet:

1. Your conviction has no effect on your eligibility.
2. You were convicted for the possession or sale of illegal drugs for an offense that affects your eligibility for aid during the current school year. You can regain eligibility, if you complete an acceptable drug rehabilitation program or pass two unannounced drug tests administered by an acceptable drug rehabilitation program.
3. You were convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid, and you are not eligible for federal student aid during the school year for which you have applied. You can re-gain eligibility if you complete an acceptable drug rehabilitation program or pass two unannounced drug tests administered by an acceptable drug rehabilitation program.





The amount of federal student aid you receive also depends on whether you are considered “dependent” on your parents for financial support or “independent,” meaning that you support yourself. The FAFSA will ask several questions that determine whether you are dependent or independent. If you are dependent, you must provide the information listed in the box above for your parents as well. You can find out whether you are considered dependent or independent by going to <http://studentaid.ed.gov/pubs> and reading “Am I Dependent or Independent?” under “Fact Sheets.” You also can call 1-800-433-3243 for help or discuss this with someone at your college’s financial aid office.

Keep in mind ...

You’ll need to gather a lot of **personal information** for the FAFSA. Depending on your circumstances (for instance, what tax form you filed or when you filed taxes), you might need the following information or documents:

- Your Social Security number (it’s important that you enter it correctly on the FAFSA).
- Your parents’ Social Security numbers if you are a dependent student.
- Your driver’s license number if you have one.
- Your Alien Registration Number if you are not a U.S. citizen.
- Federal tax information for the previous year or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
 - IRS Form 1040, 1040A, or 1040 EZ;
 - Foreign Tax Return; or
 - Tax Return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia, or the Republic of Palau.
- Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are a dependent student.
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are a dependent student.



STEP 3

Get and Complete the FAFSA

You can fill out the FAFSA, in English or Spanish, online or on paper. To fill out the FAFSA online, go to <http://www.fafsa.gov>. For a paper copy, call the U.S. Department of Education at 1-800-433-3243 or write to Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044.

Submit the FAFSA

On the Internet: If possible, it's best to fill out and submit the FAFSA online. Your FAFSA will be processed more quickly, and you are much less likely to make mistakes, because the FAFSA website will not let you continue if it identifies a mistake. Go to <http://www.fafsa.gov>, click on "Start Here," and follow the instructions. As you fill out the application, you will be given the opportunity to apply for a Federal Student Aid PIN (personal identification number), which you'll use to sign your FAFSA electronically before you submit it.

By mail: You also can submit a paper FAFSA by mail. When you have filled out the form, you will need to sign the form, which shows that the information you have provided is accurate to the best of your knowledge. If you are considered dependent, one parent also must sign this form. Make a copy of all the forms you are submitting and send the original application by first-class mail to the address on the FAFSA. Your PIN will arrive by email, if you included your email address on the FAFSA, or by mail if you didn't provide an email address.

Keep in mind ...

Your **Federal Student Aid PIN** is important, so keep it in a safe place. You can use your PIN to correct your FAFSA information over the Internet, file a renewal FAFSA next year, and gain access to other U.S. Department of Education websites. For more information about the PIN, go to <http://www.studentaid.ed.gov/pubs> and under "Fact Sheets," read "What Is a Federal Student Aid PIN and Why Do I Need One?"



Deadlines for Submitting the FAFSA

You can submit your FAFSA any time between Jan. 1 preceding the academic year when you'll be enrolled in college and June 30 of the academic year. An academic year runs from July 1 of one year to June 30 of the next. For example, if you are planning to enroll in college for the 2012–13 school year, submit your FAFSA between Jan. 1, 2012, and June 30, 2013. Remember that you need to file a FAFSA each year that you want to apply for federal student aid.

Deadlines for filing the FAFSA can vary and often require you to submit the form much earlier than the federal deadline above. State deadlines are listed on the FAFSA. To find out your college's FAFSA deadline, check the college website or call the school's financial aid office.

Some financial aid funds are “first come, first served,” so you should submit your FAFSA as soon as possible.

Keep in mind ...

Check your **FAFSA** carefully before **submitting** it to be certain the information is accurate. There are serious consequences, including substantial fines and/or a prison sentence, for intentionally providing inaccurate information on the FAFSA. If, after you have submitted the FAFSA, your financial situation changes due to unemployment, injury, marriage or divorce, or a natural disaster, contact your college's financial aid administrator. He or she may be able to upwardly adjust the amount of financial aid you receive. If your financial situation improves because of a scholarship or other financial resource, your loan amount may be lowered to reduce the amount you owe after graduation. If you transfer to a new college in the middle of the school year, have your FAFSA information sent to the new school and inform the financial aid administrators at both schools that you are transferring. You do not have to resubmit the FAFSA.





STEP 4

Review Your Student Aid Report

Within three to 10 days after you file your FAFSA online (or two to three weeks if you file by mail), you will receive a Student Aid Report (SAR) by email or regular mail. The SAR lists all the information you provided on your FAFSA. Review the SAR to be sure that all your information is accurate. If you submitted by email and need to make corrections to the SAR, you can make them online at <http://www.fafsa.gov>. If you received your SAR by regular mail, make any needed changes on the form and mail it to the address on the form.

The SAR will be sent electronically to all the colleges listed on your FAFSA. The colleges will use the SAR to determine how much financial aid you get; this total amount is usually called your “financial aid package.” Colleges listed on your FAFSA may contact you to verify your income. If you were incarcerated, you can use your prison release papers to show why your income was low during the previous year.

If you haven't received your SAR within 10 days (for an online FAFSA) or three weeks (for a mailed FAFSA), you can check on your application by going to <http://www.fafsa.gov> or calling 1-800-433-3243.

STEP 5

Seek Other Financial Aid

States, colleges, and other organizations also offer student financial aid. This aid can usually be combined with federal student aid, so take the time to see if you can qualify. Be careful to check their deadline dates, however, since many are due earlier than the FAFSA. Again, beware of offers that sound too good to be true or that require you to pay a fee to apply.

State Financial Aid

States often provide financial assistance to students who live in the state and are seeking help in paying for college. Because state financial aid is so varied and requirements can change, it's not possible for this Guide to cover the application process for every state. To find out more about state financial aid in your state, contact your state grant agency. Contact information for these agencies can be found at <http://www.ed.gov/sgt>.



Financial Aid From Colleges and Universities

Many colleges and universities offer their own financial aid in the form of scholarships, grants, loans, and work-study programs, including athletic scholarships. The eligibility requirements for this type of financial aid vary by school. Some aid is based on need, and some is not. For more information on the financial aid offered by the schools to which you are applying, contact each school's financial aid office.

If you are applying to private colleges, ask the schools whether you should complete the College Board CSS/Financial Aid PROFILE application. Many private colleges use this form to determine eligibility for nongovernment financial aid. You can get this form at <http://profileonline.collegeboard.com> or by calling 1-305-829-9793.

Scholarships

Private organizations and agencies also offer scholarships, usually to students meeting certain qualifications or having certain characteristics. For example, the United Negro College Fund provides scholarships to qualified African-American students, and qualified Hispanic students may receive scholarships from the Hispanic Scholarship Fund. The financial aid office at your college can help you search for scholarships.

Other sources of information on scholarships include:

- Catalogs, such as *Scholarships, Fellowships, and Loans* and *Peterson's Scholarships and Loans for Adult Learners*, which can be found at your public library.
- The following websites, which offer information on many types of scholarships:
 - College Board: <http://www.collegeboard.org>
 - CollegeNet: <http://www.collegenet.com>
 - CollegeToolkit.com: <http://www.collegetoolkit.com>
 - Fastweb: <http://www.fastweb.com>
 - FinAid: <http://www.finaid.org>
 - Go College: <http://www.gocollege.com>
 - Sallie Mae Scholarship Service: <http://www.salliemae.com>



- Scholarships.com: <http://www.scholarships.com>
- ScholarshipExperts.com: <http://www.scholarshipexperts.com>
- Websites offering information on scholarships for specific populations or purposes:
 - Aspira: <http://www.aspira.org>
 - Bureau of Indian Education:
<http://www.bie.edu/ParentsStudents/Grants/index.htm>
 - Coalition for Asian Pacific American Youth: <http://www.capay.org/>
 - The Jackie Robinson Foundation: <http://www.jackierobinson.org>
 - Minority On-line Information Service: <http://www.molis.org>
 - Scholarships for Hispanics: <http://www.scholarshipsforhispanics.com>
 - United Negro College Fund: <http://www.uncf.org>
 - U.S. Department of Veterans Affairs (VA): <http://www.gibill.va.gov>

Free Resources

The following free resources can supply more details about the process of applying for federal student aid and offer tools to help you through the process.

- Get comprehensive information on student aid from the U.S. Department of Education in *Funding Your Education: The Guide to Federal Student Aid*. You can get this guide at <http://www.studentaid.ed.gov/guide>, order it from <http://www.edpubs.gov>, or by writing to ask for a copy at:

U.S. Department of Education
Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044-0084

- Help completing the FAFSA is available on the FAFSA website (<http://www.fafsa.ed.gov/>), including help screens and live chats, or by calling 1-800-4-FED-AID. You also can get help at <http://www.studentaid.ed.gov/completefafsa>.

Find general information on paying for college and a pre-application worksheet for the FAFSA from the U.S. Department of Education at <http://www.studentaid.ed.gov> or by calling 1-800-433-3243. Find the worksheet online at <http://www.studentaid.ed.gov/worksheet>.

GLOSSARY

- accreditation:** Schools receive accreditation when they meet certain requirements and have been reviewed by an accrediting organization recognized by the U.S. Department of Education.
- associate degree:** A degree earned by an individual who successfully completed a two-year college or university program. Common associate degrees are Associate in Arts (A.A.), Associate in Science (A.S.), and Associate in Nursing (A.N.).
- bachelor's degree:** A degree earned by an individual who successfully completed a four-year college or university program. Common bachelor's degrees are Bachelor of Arts (B.A.) and Bachelor of Science (B.S.).
- career and technical education (CTE):** A series of academic and technical courses that prepare an individual for further education and a career. These courses are offered in middle schools, high schools, community and technical colleges, and other postsecondary institutions.
- credit hours:** The number of weekly instruction hours for a course. For example, a three-credit hour course will require you to participate in three hours of class time each week.
- default:** Failure to meet an obligation, such as repaying a student loan.
- distance learning:** Delivering education at a distance, usually through the use of technology, such as computers.
- Federal Perkins Loan Program:** A low-interest loan provided by schools and available to undergraduate and graduate students. Perkins loans must be repaid to the school.
- Federal Supplemental Educational Opportunity Grant (FSEOG):** A federal grant to help low-income undergraduates pay for the costs of postsecondary education.
- four-year college:** A public or private postsecondary institution that offers bachelor's degrees.

Free Application for Federal Student Aid (FAFSA): An application that must be completed to receive federal student aid. States and colleges also use the FAFSA to award financial aid.

GED: GED stands for General Educational Development test or credential, or general equivalency diploma. The GED test allows adults who did not complete high school to show that they have gained the knowledge and skills needed for a traditional high school diploma. The GED credential is awarded upon successful completions of the GED test. It can be a certificate or diploma depending on the state, but usually is called simply a “GED.”

grants: Money available from public and private sources that does not have to be repaid.

letter of reference: A letter written describing another’s qualifications and behavior as an employee or student and recommending his or her acceptance to a school, college, university, or job.

One-Stop Career Centers: Almost every community has a One-Stop Career Center, sometimes also called Job Service Centers or Employment Services. One-Stop Centers have many resources, all in one place, for people seeking work or further education. These include job search assistance, skills training, and referrals to support services, among others. Most of these services are free, but there may be a fee for some specialized services.

Pell Grants: The largest federal grant program in the United States. Eligibility and award amounts are determined by the school based on federal guidelines. Individuals on parole or probation can qualify for these grants. With few exceptions, Pell Grants are available only to undergraduate students.

postsecondary education: Education beyond a high school credential, including vocational certificates and degrees, academic degrees, and advanced degrees.

references: See “letter of reference.”

scholarships: Awards given to students based on academic performance or financial need. These awards are provided by public and private organizations and do not have to be repaid.

Selective Service registration: Males between the ages of 18 and 25 living in the United States are required to register for Selective Service. The federal government uses Selective Service registration to draft people for service in the military, when needed. Males who have not registered for Selective Services may be prevented from getting some federal and state services, including federal student financial aid.

Stafford Loans: Low-interest loans available to undergraduate and graduate students enrolled in an accredited college or university at least part-time. Stafford loans are the most common form of financial aid.

student loans: Allow students to borrow money for school. Loans are legal obligations that must be repaid with interest. Loan programs available depend on the school.

tuition: A fee charged for instruction by a school, college, or university.

two-year college: A public or private college or university that offers associate degrees.

undergraduate student: A student working towards a bachelor's degree at a college or university.

university: An institution of higher education that grants bachelor's, master's, and doctoral degrees.

work-study: A federal student aid program that gives part-time or full-time students the opportunity to work up to 20 hours per week while enrolled in school.

APPENDIX A: SAMPLE RESUME

JOHN DOE

Address Line 1
Address Line 2
City, State, Zip Code
Telephone: (xxx) xxx-xxxx
Email: JohnDoe@gmail.com

Remember to choose a professional username for your email address.

WORK EXPERIENCE:

- 2002-2005 **Substance Abuse Program Facilitator**
NYS Office of Alcohol and Substances Abuse, Naponach, NY
Facilitated daily group sessions. Held clients accountable for program requirements. Oversaw weekly meetings of groups leaders
- 1993-2002 **Inventory Clerk/Textile Issue**
Corcraft Industries, Plattsburg, NY
Received and counted stock items and recorded data. Stored items in an orderly and accessible manner. Issued textile material to workers.

Note the way work and volunteer experience gained in prison is listed in these sections

VOLUNTEER EXPERIENCE:

- 1995-1998 **HIV/AIDS Peer Educator**
AIDS Council of North Eastern New York, Plattsburg, NY
Gave presentations on the perils of the disease, with an emphasis on prevention and risk reduction.
- 1992-1993 **Tutor**
Literacy Volunteers of America, Westchester, NY
Tutored functionally illiterate adults in reading, writing, and math.

EDUCATION:

- 2000-2003 **Clinton Community College (SUNY), Plattsburg, NY**
Associate in Science Degree, Social Science/Humanities, GPA: 3
- 1998 **Clinton Adult School, Plattsburg, NY**
High School Equivalency

CERTIFICATIONS:

- 1995 **AIDS Council of North Eastern New York, Albany, NY**
HIV/AIDS Peer Education, 120 Hours
- 1992 **Literacy Volunteers of America (Tutoring Program), Westchester, NY**
Basic Reading/Math/Writing—ESL Workshop

ADDITIONAL SKILLS:

Computer skills
Knowledge of Microsoft Office programs including Word and Excel

Conversational in Spanish

References available upon request.

APPENDIX B: CORRESPONDENCE COURSES

If you already have a GED or high school diploma and have some time before your release from prison, you might consider earning college courses while incarcerated. If you are housed at a prison that does not provide college courses, your only option for earning college credit is through correspondence courses.

Resources to turn to if you are interested in enrolling in correspondence courses include the *Prisoners' Guerrilla Handbook to Correspondence Programs in the United States and Canada* by Jon Marc Taylor. This is a comprehensive handbook on correspondence courses that are available to people in prison. The handbook is a helpful tool that provides detailed program overviews and contact information. The most recent edition of the handbook is the 3rd edition published in 2009. You can search for it by the International Standard Book Number (ISBN): 978-0981938509.

If your correctional facility library or education department does not have a copy, you can find out more about ordering a copy by writing to the following address: Biddle Publishing Company and Audenreed Press, P.B.M. 103, Box 1305, Brunswick, ME 04011.

Also, check with the staff in your correctional facility's education department. They can help you research programs and make sure you enroll in an accredited correspondence course. See Chapter 5, p. 33, for more information on accreditation and why it's important.

APPENDIX C: Incarcerated Individuals and Eligibility for Federal Student Aid

U.S. Department of Education Informational Flyer

INCARCERATED INDIVIDUALS AND ELIGIBILITY FOR FEDERAL STUDENT AID

This flyer provides incarcerated individuals with important information about their eligibility for federal student aid. The information is provided below in question-and-answer format. An individual is considered to be incarcerated if he or she is serving a criminal sentence in a penitentiary, prison, jail, reformatory, work farm, or similar correctional institution, whether it is operated by the government or by a contractor. An individual is not considered to be incarcerated if he or she is in a halfway house or home detention or is sentenced to serve only on weekends.

FREQUENTLY ASKED QUESTIONS

1. Am I eligible for federal student aid while incarcerated?

Individuals who are currently incarcerated have limited eligibility for federal student aid. An individual incarcerated in a federal or state institution is ineligible to receive a Federal Pell Grant or federal student loans. Although an individual incarcerated in a federal or state prison is eligible to receive a Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS), he or she is unlikely to receive either FSEOG or FWS due to the FSEOG award priority, which is that the grant must be given to those students who also will receive a Federal Pell Grant, and due to the logistical difficulties of performing an FWS job while incarcerated.

Those incarcerated in institutions other than federal or state institutions are eligible for a Federal Pell Grant, FSEOG, and FWS but not for federal student loans. Also, it is unlikely that incarcerated individuals in institutions other than federal or state institutions will receive FSEOG or FWS due to school funding limitations and to the logistical difficulties of performing an FWS job while incarcerated.

It is important to note that, upon your release, most eligibility limitations (other than those noted in question 6 below) will be removed. In addition, you may apply for aid in anticipation of being released so that your aid is processed in time for you to start school.

2. Am I eligible for loan consolidation while I am incarcerated?

No. Incarcerated individuals may not receive federal consolidation loans.

3. Can my student loans be deferred while I am incarcerated?

You may be able to have your federal student loans deferred while you are incarcerated, but you must apply for a deferment and meet its eligibility requirements. To apply for deferment, contact the servicer of your loan(s). To find out what kind(s) of loan(s) you have, and/or to find contact information for your loan servicer, call the Federal Student Aid Information Center (FSAIC)* or visit www.nsls.ed.gov.

4. I am no longer incarcerated. Am I eligible for federal student aid?

In general, the restrictions that applied while you were incarcerated have been removed. However, if your incarceration was for a drug-related offense or if you are subject to an involuntary civil commitment for a sexual offense, your eligibility may be limited. (See question 6.)

5. Am I eligible for federal student aid if I am currently on probation, on parole, or residing in a halfway house?

As noted in question 4, the restrictions that applied while you were incarcerated were removed when you were released, unless any of the circumstances in question 6 apply to you.

Continued on the next page.

Note: The information in this document was compiled in the fall of 2010. For updates or additional information, visit www.studentaid.ed.gov or phone 1-800-4-FED-AID.



START HERE
GO FURTHER
FEDERAL STUDENT AID

INCARCERATED INDIVIDUALS AND ELIGIBILITY FOR FEDERAL STUDENT AID

FREQUENTLY ASKED QUESTIONS (CONTINUED)

6. What types of convictions will continue to affect my eligibility for federal student aid after my release?

A student convicted for the possession or sale of illegal drugs may have eligibility suspended if the offense occurred while the student was receiving federal student aid (grants, loans, or work-study). When you complete the *Free Application for Federal Student Aid* (FAFSASM), as discussed in question 7 below, you will be asked whether you had a drug conviction for an offense that occurred while you were receiving federal student aid. If the answer is yes, you will be provided a special worksheet to help you determine whether your conviction affects your eligibility for federal student aid. You may preview the worksheet in the FAFSA Information section at www.studentaid.ed.gov/pubs.

If you have been convicted of a forcible or nonforcible sexual offense, and you are subject to an involuntary civil commitment upon completion of a period of incarceration for that offense, you are ineligible to receive a Federal Pell Grant.

7. How do I apply for federal student aid?

To apply for federal student aid, and for most state and institutional aid, you must complete the FAFSA, either online at www.fafsa.gov or on paper. You do not have to pay to apply for federal student aid. Contact your institution's education coordinator or the financial aid administrator at the school you plan to attend for more information. It is important to note that even if you are not eligible for federal student aid, you may still be eligible for aid from your state or school.

8. What address do I provide when applying for federal student aid?

When applying for federal student aid while incarcerated, use your current correctional institution's mailing address. However, once released, you must update your permanent mailing address, which you can do at www.fafsa.gov.

9. How can I get assistance applying for federal student aid?

If you have any additional questions about federal student aid, application procedures, or other federal student aid topics, contact your institution's education coordinator, the school you plan to attend, or the FSAIC.*

10. How can I receive publications about federal student aid?

To receive a FAFSA or any Federal Student Aid publications, all of which are free of charge, contact your institution's education coordinator, call the FSAIC,* order online at www.edpubs.gov, or visit www.studentaid.ed.gov/pubs to read publications online.

STATE INFORMATION

*The Federal Student Aid Information Center (FSAIC) is available at **1-800-4-FED-AID (1-800-433-3243)**. If you cannot access a toll-free number, call **319-337-5665**. TTY users can call **1-800-730-8913**, a number for the hearing impaired. You also may e-mail studentaid@ed.gov.

Have questions? Contact or visit the following:

- 1-800-4-FED-AID (1-800-433-3243)
- 1-800-730-8913 (TTY for the hearing impaired)
- studentaid@ed.gov
- www.studentaid.ed.gov
- a college financial aid office

Note: The information in this document was compiled in the fall of 2010. For updates or additional information, visit www.studentaid.ed.gov or phone 1-800-4-FED-AID.



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January 2011



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