College Preparation and Career Awareness as a Coordinated Dropout Prevention Strategy

A Robert H.B. Baldwin Fellowship Report
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INTRODUCTION

As the nation’s largest dropout prevention network, Communities In Schools (CIS) is committed to ensuring that all young people have access to the resources they need to learn, stay in school and prepare for life.

CIS’ 30-year history has been one of almost constant innovation, as the organization continues to learn more and better strategies to achieve its mission, and as the climate and culture of the U.S. continue to change. In the first decade of the 21st century, several important points have become clear to those of us who champion CIS:

- “Preparing for life” no longer means simply graduating from high school. Our Fourth Basic, “A marketable skill to use upon graduation,” leads inexorably to the question, Is any skill that a high school diplomate possesses truly marketable? College access and successful completion of post-secondary education are not “options” reserved for better-performing high school seniors. They are necessities for a bright future.

- Our commitment to innovation is challenged by this awareness. CIS has only begun to investigate and develop the required programs to ensure that the students it serves go on to college. Two of the most promising of these programs are ThinkCOLLEGE®, first piloted in Charlotte, N.C., and the Charting for Success curriculum, developed by CIS of Georgia.

- Economically disadvantaged, low-performing students were first approached and assisted by the founders of CIS in the context of small “Street Academies” in New York City. The personal environment and the emphasis on self-paced study and supportive services helped these young people succeed. That approach needs to be an ongoing one, and to this end, the CIS network has developed, and must expand, the Performance Learning Center (PLC) model now in five states. The PLCs will be discussed in greater detail in the pages that follow.

The impetus for this Baldwin Fellowship began with my personal experience as executive director of Communities In Schools of Charlotte-Mecklenburg, N.C. – in particular, the work we did to launch and sustain the ThinkCOLLEGE® program more than a decade ago (see p. 10). Not only did ThinkCOLLEGE provide a pathway to post–high school education for thousands of students, but our data supported career and college-access programming as an effective means of keeping students in high school, by connecting their personal vision to the necessity of continuing education and training after high school graduation. Thus, ThinkCOLLEGE is both a support strategy for college-bound students, and a dropout prevention strategy. Our work with ThinkCOLLEGE in Charlotte coincided with a growing national concern regarding the low percentage of American young people engaged in post-secondary training and education, and the related impact on the future of the workforce in the United States. Consider the facts below, and the resulting attention of numerous research studies which have focused on these issues. They underscore the rationale and importance for a strategic focus on career and college readiness for low-income young people:

- The U. S. Census projects that, by 2012, there will be more than 3 million jobs requiring a bachelor’s degree and there will not be enough college graduates to fill them. Only about 17 percent of high school graduates are earning bachelor’s degrees within 10 years; only 10 percent of Latinos earn bachelor’s degrees by age 29; only 9 percent of economically disadvantaged youth earn degrees by age 24.

- Only 18 percent of 8th graders earn an associate’s degree within three years or a B. A. within six years of enrolling in college. [1]

- At the same time that our nation is experiencing a tragically high dropout rate, the American workplace and workforce are changing dramatically. Since the 1950s, jobs have become increasingly more sophisticated, to the extent that employees who could previously perform work without a high school diploma now need highly developed skills as well as ongoing education and training. Approximately 65 percent of the workforce is now made up of these “knowledge workers,” who need to use critical thinking skills more than their physical brawn.

- In a only a few decades, the U.S. share of the global college-educated workforce has fallen from 30 percent to 14 percent, notwithstanding a very large increase during the same period in the fraction of Americans entering college. [2]

- Furthermore, due to modern technology, work once performed in America is now being sent to highly skilled people in foreign countries who will work for less. Forrester Research forecasts that 3.3 million U.S. service jobs will be done offshore by the year 2015. It is painfully obvious that we need to prepare our students for high-skill/high-wage jobs in order for them to adapt to labor market shifts and technology advances, if they are to provide for themselves and their families.

Addressing these alarming trends, the 2006 College and Workforce Training Readiness report, Ready for College and Ready for Work: Same or Different? provides evidence that the U.S. should be educating all high school students according to a core preparatory program, with an expectation and design to promote both college and workforce readiness. [3]
In addition, a pronounced emphasis on financial literacy has emerged. According to a recent article in the *Houston Chronicle/Associated Press*, U.S. high school seniors scored the lowest in six years on a national Federal Reserve survey that tests students’ knowledge of economics and personal finance, on average answering correctly only 48.3 percent of the questions. In a speech responding to these results, Federal Reserve Chairman Ben Bernanke stated, “In light of the problems that have arisen in the subprime mortgage market, we are reminded of how critically important it is for individuals to become financially literate at an early age. The financial preparedness of our nation’s youth is essential to their well-being and of vital importance to our economic future.” [4]

Aside from the aforementioned economic benefits to the students and the nation, career exploration, college readiness, and financial literacy activities provide an effective means of building a personal relationship with each student – while exploring their interests, aptitudes and dreams. This strategy can also be utilized by local Communities In Schools organizations as a tool to engage business partners and CIS board members, as well as to enhance recruitment of career mentors for middle and high school students.

In her June 5, 2007 remarks to the Higher Education Regional Summit, Secretary of Education Margaret Spellings quoted Lyndon Johnson: “We have entered an age in which education is not just a luxury. . . it has become a necessity, without which a person is defenseless.”

And in his commencement address at Harvard University in June 2007, Bill Gates made the following observation:

“I left Harvard with no real awareness of the awful inequities in the world – the appalling disparities of health, wealth and opportunity that condemn millions of people to lives of despair. . . Humanity’s greatest advances are not in its discoveries – but in how those discoveries are applied to reduce inequity. Whether through democracy [or] strong public education . . . reducing inequity is the highest human achievement. . . . Don’t let complexity stop you. Be activists. Take on the big inequities. It will be one of the great experiences of your lives.”

Our CIS students need and deserve a college education. My goal in this report is to show how CIS can design and promote the integration of post-secondary training/college-access programming throughout the network, and to use promising practices such as Charting for Success, ThinkCOLLEGE, and the Performance Learning Centers to increase college entry and retention rates among CIS high school graduates.
RESEARCH METHODOLOGY

I employed a variety of different research methods to acquire information regarding career exploration, college readiness and personal financial literacy. Some of these research methods included the following:

1) A search of current literature and websites;
2) Discussion at the Executive Exchange at the CIS national conference in Atlanta;
3) Participation in several national conferences;
4) Site visits to non-CIS programs with promising practices; and
5) Participation as a team member in the development of the Charting For Success curriculum.

These research methods evolved naturally into the creation of the project design.

In addition, the Baldwin Fellows had the opportunity to gain invaluable insights, self-awareness and leadership development as participants in the “Leading For The Future” Executive Education Program of the Kellogg School of Management. Indeed, the timeliness of this fellowship topic was confirmed by several presentations made by Kellogg School lecturers.

The early months of my fellowship included a review of recent research published on these topics, and participation in the National College Access Network (NCAN) conference of 2006. The NCAN conference yielded connections to numerous practitioners in this field, and increased my personal commitment to develop resources on this topic for CIS students. Participation in the National Conference on Civic Engagement in Austin, Texas, in February 2007, provided awareness of options for utilizing college students in college readiness activities and mentoring of public school students.

In particular, Jill Binder, former state director of CIS of Texas, and president of the Campus Compact of Texas, provided connections to several CIS local affiliates and related nonprofits in the communities of Austin and San Antonio. Site visits and related personal interviews yielded numerous insights into important promising practices which were later incorporated into the new Charting For Success curriculum, and the recommendations contained in this report.

A summary of information acquired through site visits and interviews can be found on pages 19-26 of this report, and contact information for each interview or site visit is compiled in Addendum Four.
An ongoing passion, along with my personal involvement with these career and college-readiness efforts, have evolved into the belief that all students today need a strong understanding of who they are as individuals, a distinct vision of what they want, and a plan with the necessary resources to achieve their vision. To that end, the project design of this fellowship, and the resulting research products (see below), are intended to help CIS students fulfill these needs.

The five products of this Baldwin Fellowship are closely aligned to the project design:

- An overview of “college ready” definitions and concepts;
- A review of best practices in college readiness and dropout prevention within the CIS network, focusing especially on ThinkCOLLEGE, the Charting For Success (CFS) curriculum and other exemplary programs within the network;
- A review of current research publications which serve as support for the CFS curriculum (see Addendum One);
- A list of resources on career exploration and college access, arranged by category (see Addendum Two); and
- Presentations at several national conferences (see Addendum Three).

The project design included the following tasks and elements:

- Study of effective practices in college readiness and successful college admissions (an outgrowth of Step 1 of the research methodology);
- Utilizing the ThinkCOLLEGE model of CIS of Charlotte and other effective college-access programs as a foundation for enhancing student programming in the CIS network;
- Development of a CIS career and college-access curriculum for grades 9-12 (the Charting For Success curriculum referenced in Step 5 of the research methodology);
- Piloting this new curriculum in CIS Performance Learning Centers; and
- Refining the curriculum and disseminating it, and related resources, throughout the CIS network.
In order to prepare students for life after high school, CIS must embrace and integrate three critical and inter-related concepts that support the student’s personal vision of his or her future, the dynamic relationship between lifestyle goals and income, and the required post-secondary training and education needed to achieve that future.

These three important concepts are as follows:

- **Personal Finance Basics**

- **College readiness** including awareness of personal career interests and aptitudes and understanding of the close connection between post-secondary education and career goals (9); and

- **College-going culture**

Once a student becomes aware of 1) the basics of personal finance and the relationship between living expenses and income needed to support the desired lifestyle, there is more motivation to embrace the other two elements – 2) college readiness and 3) the “college-going culture” which fosters the motivation to prepare for life after high school.

**Personal Finance Basics**

A limited number of public school systems have begun to require lessons or courses in basic financial literacy during the high school years, often integrating specific lessons into required math or social studies courses. CIS affiliates can serve as resource brokers by inviting professionals from local banks, auditing firms, and university professors from financial planning/risk management departments as partners into schools or alternative neighborhood settings to provide personal finance basics.

Several such efforts are currently being implemented within local CIS affiliates. For example, in Charlotte, N.C., Wachovia has partnered with CIS to provide the Federal Deposit Insurance Corporation’s Money Smart curriculum, first to CIS staff, and later to CIS students in a number of schools. Also, professors from the finance department of the Belk College of Business at UNC at Charlotte are involved in basic financial literacy classes at the Charlotte Performance Learning Center. In addition, since the spring of 2002, CIS of Wichita, Kan., has successfully implemented The Reality University activity within local CIS high schools. The Reality University is an exercise that helps youth understand some of the realities involved in preparing for an employable future and adulthood, and is described in more detail on pages 12-13.

By building upon the basic financial awareness provided through the exemplary programs described in the “Best Practices” section below, Communities In Schools can assume a role in ensuring that all CIS students have the opportunity to learn in a college-going culture, and that they graduate college-ready, regardless of their immediate post-secondary plans.

**College Readiness**

In order to prepare CIS students for life after high school, CIS should embrace an operational definition of “college readiness.” This emphasis is critical, since ACT’s research in 2006 provides empirical evidence that all students need to be educated to comparable levels of reading and math, regardless of whether they are planning to enter college or the workforce. Furthermore, as Somerville and Yi projected in 2002, “70 percent of the 30 fastest-growing jobs will require education beyond high school, and 40 percent of all new jobs will require at least an associate’s degree.” [5]

The definition of college readiness has expanded substantially during the past three years. In 2005, ACT focused primarily on high school core coursework in expounding its college-readiness definition as “the level of preparation a student needs to enroll in a credit-bearing (non-remedial) course at a two-year or four-year institution, trade school or technical college.” [6]  In comparing results of ACT assessment and high school coursework, ACT concluded that students should have more than the minimum of four courses in English, three courses in math, three courses in science, and three courses in social studies. Additional analysis showed that students should:

- Successfully complete upper-level courses beyond algebra II;

- Complete a speech course in addition to four years of English; and

- Require no remedial coursework in college prior to taking credit-bearing courses.

Although there is a widespread opinion that not all students benefit from higher-level coursework, empirical evidence contradicts this, and has important implications for many CIS students. Barth (2003) emphasizes a U. S. Department of Education analysis which found that “even students who entered high school with test scores in the lowest quartile grow more in college prep courses than in vocational or general courses in which they are typically enrolled.” [7] CIS professionals are well aware that the majority of CIS students are often enrolled in general or vocational courses; these findings mandate an advocacy strategy for CIS as well as parental education and involvement in course selection.
In addition to the previous standard of 2005, David Conley, in his report, “Toward a More Comprehensive Conception of College Readiness”, expanded the definition to include four components in a comprehensive definition of college readiness:

- “Habits of the mind,” including analysis, interpretation, precision and accuracy, problem solving, and reasoning. It is important to note that those who teach entry-level courses have identified these “habits” as being as important or more important than any other specific content knowledge related to high school coursework;
- Academic knowledge and skills, including writing skills and the “big ideas” of content areas;
- Academic behaviors such as study skills, time management, awareness of one’s performance, persistence and the ability to study in groups; and
- Contextual skills and awareness, including how to apply to college, manage financial aid and adjust to college culture upon arrival. [8]

Furthermore, Conley offers “An Operational Definition of College Readiness” as “the level of preparation a student needs in order to enroll and succeed – without remediation – in a credit-bearing general education course at a post-secondary institution that offers a baccalaureate degree or transfer to a baccalaureate program.” Conley defines “succeed” as “completing entry-level courses at a level of understanding and proficiency that makes it possible for the student to consider taking the next course in the sequence or the next level course in the subject area.”

Findings from several other recent studies agree upon many of the student supports necessary for low-income youth to enroll in and complete a college degree. [9 - 13] The majority of these supports, or programming strategies, are included in the Charting For Success curriculum and should be recommended to CIS affiliates that implement local career and college-readiness programs. These key student supports are:

- Understanding the connection between post-secondary education and career goals is vital. Students who see that a college degree is essential to pursue a desired career are six times more likely to receive a college degree than those who do not. [9] In particular, CIS should ensure that each CIS high school graduate complete a formal career assessment with some career counseling prior to enrollment in post-secondary training, or coursework leading to a 2-year or 4-year degree from a community college or university.
- Having a group of peers who are also planning to attend college has more influence than parental encouragement alone. Connecting with peers with different family, cultural and academic backgrounds provides insights that prove valuable in college adjustment.
- “College knowledge” helps students understand that the college process is a progression of steps, including many that are related to managing expenses over time. Communicating expectations early in high school and reinforcing messages often is key to instilling this knowledge. Financial aid applications and information are important for all students at every stage, especially for students who need assistance with the financial aid process.
- Creating greater awareness and knowledge of the need for personal financial literacy is crucial, since this topic is usually taught only in certain economics classes. Students are often misinformed or uneducated regarding the relationship between their expectations about future lifestyle and the education required for a career to support this lifestyle. The 2006 annual back-to-school survey from Capital One found that 49 percent of teens are eager to learn more about money management, but only 14 percent have taken a class on the topic. When asked about the financial literacy topics they’d most like to learn, teens expressed interest in checking accounts, budgeting, investing, saving, and financing for large purchases. Many students hold jobs while in high school; most apply for credit cards after high school and can accumulate large debts during college or the military. Furthermore, when they graduate, their debts increase as a result of student loans and books charged to credit cards.
- Conveying high expectations about college-going and the necessity of enrolling in a college preparatory curriculum is vital to students’ understanding of what is necessary to prepare for college.
- Gaps in college preparation can be overcome by providing tutoring and counseling in areas such as test taking, essay writing and interviewing.
- Ensuring that students have a trusting relationship with at least one person in the school who is persistent about the college-going goal contributes greatly to student perseverance.
- Empowering parents as advocates and involving them in the college exploration and transition process ensures that students can make the often difficult move to the college environment.
- Creating a “portfolio” with each student provides evidence of skills and college-related experiences.

Additionally, during the spring of 2008, the High School to College Work Group of the Alternative High School Initiative compiled a comprehensive list of indicators which identify a student who is college/ workforce-ready. [14] These indicators, reprinted in full on the next page, will be extremely useful to local CIS affiliates who seek to create a checklist and build a portfolio of documents with each student.
College/Workforce-ready Indicators

Demonstration of Soft Skills
- Oral and written communication skills
- Critical thinking/problem-solving skills
- Time management skills
- Organizational skills
- Study skills
- Independence
- Maturity
- Self-advocacy
- Intellectual openness
- Self-determination
- Goal oriented, having written career and post-secondary goals
- Leadership
- Cultural/social awareness

Possible Indicators
- Completion of FAFSA and/or scholarship applications
- Completion of work/college applications and acceptance to post-secondary opportunities
- Financial literacy (e.g., understanding of savings/checking account, loans, credit cards, etc.)
- Awareness of how to search for financial support
- Evidence of payment for housing application and deposit

Post-secondary Success
To ensure students’ post-secondary success, it is important for college-readiness programs to provide supportive resources and track students’ achievement while in college or other post-secondary training institutions. Note: In several program sites I visited, there were AmeriCorps members who provided or helped to coordinate the following examples of alumni support:
- Academic counseling
- Job/career access services
- Financial support opportunities
- Social/emotional support
- Contact with alumni
- Drop-in alumni support services

Specifically, possible indicators of post-secondary success might include:
- Enrollment in and completion of post-secondary education, including:
  » Two- or four-year institution
  » Certificate program
  » Apprenticeship
- Military enlistment
- World travel
- Completion of a certificate or other degree program offered by a post-secondary institution
- Successful entry into a part-time or full-time work commitment, particularly one related to a young person’s career interest

Academic Indicators
- Completion of entrance exams and/or other post-secondary requirements
- Demonstration of academic eligibility
- Participation in career development/work-based learning opportunities, such as internships, job-shadow days, workplace tours, interview and résumé-writing instruction, etc. (Result: student displays knowledge of how to connect to career opportunities.)
- Participation in college preparation opportunities, such as college visits, pre-college summer immersion programs, dual-enrollment courses, research on application requirements, etc.)
- Exposure to financial literacy topics (e.g., financial aid, budgeting for college expenses, checking/savings accounts, credit cards, etc.)
- Evidence of accepting leadership opportunities
- Completion of high school by earning a diploma
- Completion of high school by earning a GED

Career and College Access/ Matriculation
A student is ready to access or matriculate to post-secondary opportunities if he or she displays the characteristics of being career and college ready. In addition, being able to access post-secondary options is dependent upon the students’ ability to secure financial support for both academic and living expenses.
College-Going Culture

The Bridgespan Group’s ground-breaking report in October 2006, “Reclaiming the American Dream,” states that “taken together [these findings] strongly argue for creating schools with an effective college-going culture... this means that the school functions with the expectation that its ultimate goal is to prepare students for college, and that a student who will not attend some sort of post-secondary institution is the exception rather than the rule.” [9] More recently, the Consortium on Chicago School Research concluded that “high schools must do more than make sure that all graduates are ready for college, careers and life.” This report found that students must complete two tasks: 1) complete the series of basic steps for college enrollment, including timely submission of college applications and applications for financial aid; and 2) be engaged in the crucial process of finding the “right match” for them. Furthermore, the report concludes that “attending a high school with a strong college-going culture shapes students’ participation in the college application process, and that having a strong college climate seemed to make the biggest difference for students with lower levels of qualifications.” [15]

Most economically disadvantaged students, including those enrolled in CIS, do not attend schools with a “college-going” culture, yet need it more than those who do. The following are suggestions for building the college-going culture at CIS non-traditional high schools, or for supporting the process within traditional high schools. Two 2007 research reports from the Center for Higher Education Policy Analysis, “Getting There and Beyond” and “Breaking Through the Barriers to College,” [10, 16] emphasize the following elements in creating a college-going culture and increasing access to post-secondary training:

- Academic momentum includes college-level courses, dual-enrollment courses, and relationships with local and community colleges and four-year institutions to leverage these resources. In particular, it is important to involve the university departments of education, biology and chemistry and their interns to enhance college-going culture within the traditional school environment.

- Clear and concise mission statement and action plans are created by stakeholders, who contribute input and revisit key points on an annual basis, and are designed to be clear enough so that they can be communicated by everyone in a school environment. An example: “At High School USA or CIS Performance Learning Center, we believe that all students can be successful learners. By becoming competent in core academic subjects, students will be prepared to continue learning in college and in their careers.” The mission statement should be posted in all classrooms and distributed to parents, volunteer mentors, potential partners and donors.

- Comprehensive services include a process of completing appropriate coursework, taking all required exams, and exploring various career and college-going options. Services should include planning, preparation, and information and resources. Relationships with a variety of local college departments enhance opportunities for college-level work to be done within the school.

- Coordinated and systemic support is available. All school stakeholders should be actively engaged in developing and realizing career and college goals; cross-curricular activities related to core subjects, such as English (résumé writing, personal statements, letters) and math, in particular, can be effective. In contrast, isolated services and low expectations and standards are barriers to creating a college-going culture.

- A college and career newsletter can enhance communication among students, parents and stakeholders, and also provides a means of conveying important information and celebrating student success related to post-secondary plans.

- Family involvement is emphasized. Families are invited to informational activities and campus tours.

A noteworthy example of a “college-going culture” is Gonzalo Garza Independent High School in Austin, Texas. Garza has implemented several unique strategies, including a highly visible bulletin board displaying the names of students and colleges into which they have been accepted, total scholarship dollars awarded to Garza students, and a photo of Garza faculty members in academic robes and listing the colleges from which they received degrees. The Garza faculty members model the goal of post-secondary education for their 300 students by discussing their post-secondary educational decisions and experiences, and by wearing academic robes and colors to graduation exercises.

Conclusion

Based on my school site visits and interviews, it can be concluded that exemplary college-access programs have several factors in common:

- Peer group which shares a college-going goal;
- Parent involvement in the college exploration and application process;
- Career assessment tools, career exploration and exposure;
- Individualized graduation plans for all students;
- Support for writing of résumés and personal statements for college essays and scholarships;
- Program staff who engage in regular communication with graduates throughout their post-secondary education, to ensure college retention and graduation within four to five years;
- Group meetings on college campuses;
- Staff paid through AmeriCorps or VISTA funding; and
- Involvement of the entire high school faculty in creating and enhancing the college-going culture within the school.
ThinkCOLLEGE®

The ThinkCOLLEGE® program in Charlotte, N.C., was launched in 1995 through the energy and efforts of John A. Tate, Jr., community activist, fundraiser and three-time bank president. Jack Tate remained in board leadership positions with CIS of Charlotte-Mecklenburg, N.C., for more than a dozen years. He developed the idea and funding plan for a college scholarship fund to inspire and engage all local high school graduates enrolled in CIS. Then, in what seemed a very short timeframe, he raised more than $500,000 in donations and pledges. This initial college scholarship fund leveraged a two-year grant for CIS of Charlotte from the Z. Smith Reynolds Foundation to develop the ThinkCOLLEGE program in partnership with Charlotte-Mecklenburg Schools, the Foundation for the Carolinas and Central Piedmont Community College.

Its first director, Kemal Atkins, a seasoned college admissions professional, created a menu of minimal “evidence-based” services for junior and senior CIS high school students. Additional funding was acquired from several other foundations to employ two career advisors who coordinated and delivered these services and programs for eight high schools.

ThinkCOLLEGE is the key strategy that CIS of Charlotte implements to help kids at risk of dropping out stay in school and prepare for life, by providing college and career advisement, information, encouragement and financial resources to CIS students. ThinkCOLLEGE was founded in response to the consistent under-representation of these students in post-secondary training and academic institutions. Since its inception, ThinkCOLLEGE has helped hundreds of children choose success by staying in school, charting their course through high school, and planning for college and/or a career.

While the average public school student has access to college and career planning, CIS has discovered that economically disadvantaged students and their families, particularly those who will be the “first generation” to attend college, often need extra information, advice and support. There is insufficient time and staffing within the school day to provide the personalized counseling, academic assistance, career exploration and college advisement that certain students and their parents require. ThinkCOLLEGE addresses this need by helping them gain critical guidance and important information before school and during lunch, as well as after school and at other locations throughout the community. During the 2006-2007 school year, ThinkCOLLEGE served 974 CIS students in grades 9-12 in 10 high schools; 208 of the students were seniors. Through its community outreach efforts, the program also assisted 1,487 students and 388 parents through 68 separate events held throughout the county in branch libraries, neighborhood settings and evening workshops at schools.

The economic impact of ThinkCOLLEGE is considerable. In 2007, 65 CIS seniors received scholarships to pursue an advanced degree or training. According to the Employment Policy Foundation, each one of these students will earn $18,700 more in annual income than his or her peers who have only a high school degree.

ThinkCOLLEGE has established a reciprocal relationship with school guidance counselors and college admissions personnel, by reinforcing their advice and offering supplemental information and follow-up sessions to these students who need extra support to succeed in school and in life.

While ThinkCOLLEGE programming is directed primarily to high school students, introductory activities and exposure to college are also offered to a smaller number of students in CIS elementary and middle schools, with the ThinkCOLLEGE strategies becoming an integral part not only of helping students stay in school, but also helping coursework to be more relevant to life after high school. Some elementary students participate in college tours organized by CIS staff and accompanied by CIS graduates enrolled in the college, while 6th grade CIS middle school students participate in an eight-week “Kids To College” program.

In addition to school-based support, ThinkCOLLEGE also offers CIS students and other students in need throughout Mecklenburg County the opportunity to receive free college advising and career development services outside the school setting through its community outreach programming. Within several years of the inception of ThinkCOLLEGE, CIS established the ThinkCOLLEGE Career Center in partnership with the local public library system. As a result, afternoon, evening and weekend advising and themed workshops are held within a designated space at the main library, as well as other branch libraries, churches and in various neighborhood settings.

BEST PRACTICES
Charting For Success

The Charting For Success curriculum was developed initially in 2007 for CIS high school students in grades 9-12 who were enrolled in CIS Performance Learning Centers® (PLCs) in four states: Georgia, North Carolina, Virginia and Washington state. The original and ongoing intent is to make the curriculum available to CIS staff and students throughout the CIS national network.

It is important to recognize the important role of the CIS Performance Learning Center model in the content and design of the first version of the CIS college-readiness curriculum. The PLCs are small, non-traditional high schools geared toward students who are not succeeding in the traditional school setting. They create a business-like environment and emphasize personal support and an intense, accelerated academic program anchored by an online instructional system and project-based learning. A standard feature of the PLCs is the focus on life beyond high school as well as a high school diploma. Preparation for college and a career are part of a regularly scheduled advisory period in which students are encouraged to actively plan their futures and take the steps necessary to make their plans a reality.

The PLC model was started in Georgia in 2004, with support from the Bill and Melinda Gates Foundation. It included an initial outline of Charting For Success (CFS) activities. The Charting For Success curriculum was built upon this outline and also includes specific lessons on personal finance basics and career exploration, all of which are described below.

The PLCs have provided a controlled environment and somewhat flexible scheduling in which to pilot and refine the initial CFS curriculum prior to its proposed dissemination to CIS students enrolled in traditional high schools throughout the U.S. At the start of the 2007-08 school year, there were 35 operational PLCs in Georgia, North Carolina, Virginia and Washington, thus providing rich and varied state and local challenges, as well as resources available to support this effort. The development of the Charting For Success curriculum involved a small team of experts from local, state and national CIS organizations: Gary Chapman, national director of CIS Performance Learning Centers; Tony Owen, school transition coordinator, CIS of Georgia; and Michelle Lair, former CIS of Charlotte ThinkCOLLEGE and Career Center manager, who contracted with CIS to write the CFS curriculum. As part of this team, I was responsible for researching “promising practices and programs” both within and outside the CIS network, as well as current studies and literature related to this topic. The team conducted regularly scheduled conference calls to provide input and feedback to the curriculum writer on each of the lesson plans.

The CFS development team determined at the outset of the project that the few existing curricula on career and college-access topics are either costly, not available for dissemination, or tailored primarily for students who are able to complete the processes independently outside the normal school day and had previously formulated plans to attend college.

This curriculum was designed to complement the PLC model, which involves a weekly “advisory” session of approximately 45 minutes. It was suggested that this “progressive curriculum” be facilitated by a PLC staff person following the order of lessons prescribed, and for consistent cohorts numbering no more than 15 students.

The curriculum includes the following elements:

- Level One: 24 lesson plans for students who have fewer than 15 credits toward graduation;
- Level Two: 24 lesson plans for students who have 15 or more credits toward high school graduation;
- Parent Workshops: Workshop lessons on Dress for Success, Managing Money, Financing College, Successful College Admissions, Financial Aid Information, and FAFSA completion; and
- Cross-Curricular Lesson Plans: Lesson plans on résumés and college essays, financial fitness survey, and personal budgeting for college and for life, to be integrated within the English and math school curriculum.

These lessons and accompanying handouts can be viewed or printed, utilizing the CISnet at www.cisnet.net. The following is a brief description of each of the CFS lesson plans for Levels One and Two:

- Goal Setting with High Expectations: By charting their academic accomplishments and goals, the students will begin to formulate a reasonable plan for achieving their goals by completing high school and transitioning to their post-high school plans.
- Learning Styles: In determining their individual learning styles, the students will better grasp how they learn best, allowing them to develop the necessary skills to increase academic performance as well as engage in career and other areas outside of the classroom.
- Study Skills: In reviewing the study skills tips and strategies, students will gain the necessary knowledge to successfully meet the academic challenges they will face. The students will begin to see the importance of creating a culture of learning that begins with consistent, strong study skills and habits.
- Organizational Skills: By charting academic accomplishments and goals, the students will begin to formulate a reasonable plan for achieving their goals by completing high school and transitioning to post-secondary plans.
- Communication Skills: By working with the information presented on communication, students will gain the necessary skills to be an effective communicator. They will also begin to understand the key
components in effective communication, grasping what is needed for a given situation.

- Career Interest Inventory and Individualized Preliminary Results: While using the career interest inventory to identify their unique career preferences, the students will begin to correlate their interests and skills to specific careers that match their vocational personalities. In researching more detailed information for their careers of interest, the students will gain a better understanding of those careers and the education or training needed. The students will also learn helpful information to evaluate whether the chosen careers are realistic for them.

- Career Exposure and Exploration: In researching more detailed information for their careers of interest, the students will gain a better understanding of those careers and the education or training needed. The students will also learn helpful information to evaluate whether the chosen careers are realistic for them.

- Job-Shadowing Preparation: The students will be given their workplace assignment for their upcoming job-shadowing experience. They will research information about the specific career they will be shadowing, and practice communication skills in order to be professionally prepared for their job-shadow day.

- Personal Finance Basics: In reviewing the basics of how a financial institution operates, in particular the use of a checking account, the students will be able to recognize traditional banking services as a safe, stable option for their present and future financial needs.

- Budgeting: In understanding and creating a household budget, students will gain a proper perspective of income and what is required to administer a financially sound household. The students will also understand how choice of career can affect the size of a budget, thus determining the type of lifestyle they are able to have.

- Credit Basics: As the students use the credit information presented, they will learn and internalize the principles that should guide their decisions on using credit in the future.

- College Financing: In comparing college costs, the students will prepare a plan for meeting the costs of their schooling. This will help ensure that they persist in the program of study they will pursue.

- Financial Aid: In preparing for the FAFSA completion events, the importance of the process of applying for aid will be stressed to the students. The students will also begin to organize information that will be important and useful until the completion of their post-high school education.

- College Campus Tours: The students will prepare for their campus tour by learning about the key information to be gained from visiting a campus for a formal tour. The students will also work collaboratively to create specific questions they would like to have answered on the tour.

- College Application Support: As the students review the mock admissions applications, they will gain first-hand experience, knowledge and tips necessary to present a top-notch admissions application to the schools of their choice.

- Financing College/Scholarship Search: In understanding how money for college works, the students will grasp the importance of spending time searching for scholarship funds to help defray the costs of continuing their education post-high school.

- Portfolio Development: The preparation for the portfolio presentation will allow students to revisit and recall concepts and experiences covered throughout the year in Charting For Success. They will also be able to finalize key college and career deliverables to be used in their post-high school transition plan.

- Professional Communication: In viewing and evaluating the inappropriate appearance, behavior and speech from skits, the students will understand why they need to dress, behave and speak appropriately, especially in professional situations such as an employment interview or other interactions.

- Résumé and College Essay Writing: Students will learn important elements of college essays and engage in writing a personal work résumé and college essay.

- Exposure to College Campuses: Students will prepare for campus tours by learning about the key information to be gained from visiting a campus on a formal tour. Students will also work collaboratively to create specific questions they would like to have answered on the campus tour.

- Relationship of Education, Earning Potential and Personal Finance Basics: In designing their personal post-high school plans, students will shape and formulate their dreams to tangible choices that must be made, as they continue to transition to their post-secondary plans. [17]

Reality University

Since its inception in 2002, the Reality University has served more than 8,500 high school and 8th grade students in Wichita, Kansas. CIS of Wichita adapted the Reality University from materials developed by Kentucky 4H clubs and the Business and Professional Women of Indiana. (In North Carolina, CIS of Rocky Mount and CIS of Transylvania County have implemented the Reality University exercise for middle school students.) Recently, and due to the positive reaction to this exercise by both school faculty and students, this local CIS affiliate has been invited to support implementation of the Reality University throughout Wichita public high schools for 2008-09.
The program director of CIS of Wichita offers the following rationale for the Reality University initiative:

Teaching financial education to students is critical. Non-business bankruptcies have skyrocketed. Credit card debt is over $360 billion. The American Bankruptcy Institute reports that increases in Kansas filings rose more than 23 percent between 2000 and 2003 (11,146 in 2000 and 14,731 in 2003). Business and corporate bankruptcies have experienced the same increase. Young and older adults are struggling to learn how to make ends meet in order to maintain financial solvency through economically difficult times.

In 2003, the JumpStart Coalition for Personal Financial Literacy released a survey of 12th graders’ knowledge of personal finance basics. Over 65 percent of the students received failing grades. Most young people typically learn about personal finance from their parents, who may not be the best teachers. Their spending decisions often have long-lasting consequences that can be financially devastating.

There are increased economic challenges for too many young people resulting from dropping out of school. The consequences of not graduating from high school are significant. Research by Youth Today (February 2005) found that teen employment is at a 56-year low, limiting the possibility of any kind of employment for a dropout. The Center for Youth Development and Policy Research reports that a high school dropout will earn $300,000 less over a lifetime than a high school graduate. Currently, only 70 percent of public high school students actually graduate, and the graduation rates for minority males average fewer than 50 percent nationally.

Even college-bound students or students in college do not have the financial literacy skills to effectively manage their lives. According to the Nellie Mae Educational Foundation, 83 percent of college students have at least one credit card, and 47 percent have four or more cards. The average undergraduate has three credit cards and $3,000 in debt, not counting college loans.

The Reality University is an exercise that helps youth understand some of the “realities” involved in preparing for an employable future and adulthood. As adults, decisions about how to spend earned income on food, clothing, shelter, transportation, etc. are made on a regular basis – often affecting not only one person, but children and a spouse. The Reality University provides the students the opportunity to learn about those choices they must make as adults.

During the Reality University exercise, each student is given an occupation based on his or her educational plans. Plans may include not furthering their education after high school, or completing some form of post-secondary education/training. Students are given an amount of “money” equivalent to the average monthly salary in that occupation at the age of 26 after their taxes, child support, and/or spouse income has been added or subtracted from their gross wages. The student’s grade point average, desired family composition, and career preference are taken into consideration when assigning his or her occupation. The students proceed to a gymnasium or large room where they have 60 minutes to purchase the necessities and luxuries they envision as part of their adult lifestyle. Participants “purchase” housing, transportation, communication services, child care, food, utilities, insurance, student loans, etc. Prices are determined by the current market value for the goods and services.

Why is this exercise so useful?

- It helps youth to gain a glimpse of their future in a fun and engaging way – so they remember it longer.
- It helps youth become aware of their need for basic skills in financial planning, goal setting, decision making and career planning.
- It clarifies the need for young women and men to examine their attitudes/values about their futures and their career aspirations.
- It motivates students to stay in school, stay away from drugs and avoid teen pregnancy.
- It helps students understand the difference between a job and a career – what kind of training is needed and how education makes a difference in life-long earning power.
- It engages the community in the education process and promotes communication between community and students.
- It provokes conversation between parents and their children around the importance of education and goal-setting.

Representatives from the business community (e.g., real estate, utilities, insurance, auto dealerships, medical, child care centers, travel and entertainment, etc.) counsel the students as they go through the Reality University. The volunteers discuss the various options available at each booth as the students determine how much of their income they wish to spend in each category. The Reality University enables the student to determine if their given scenario will provide their desired lifestyle. [18]

In my opinion, the Reality University would be an effective strategy to meet the new CIS Total Quality System (TQS) standard for serving an entire high school (or middle school) student body (“Level One Services”). There are three possible options for the use of this exercise. The first is to offer the Reality University as a “stand-alone” exercise to raise awareness – and motivate students to connect their future career goals with desired lifestyle. For optimal results, however, it is recommended that this hands-on financial literacy session be used as an initial exercise for CIS high school students, followed by the complete Charting For Success curriculum lessons, or by a short series of basic financial literacy lessons such as those CFS lessons which pertain to personal finance, or the more extensive Money Smart for Young Adults
curriculum developed by the national Federal Deposit Insurance Corporation (FDIC) and used by numerous banking institutions in their community outreach initiatives. [19]

Other Exemplary Programs
Several site visits to CIS and non-CIS college-access programs provided insight and conviction regarding the basic concepts and minimal services which CIS must provide to ensure self-sufficiency and a meaningful future for CIS graduates. They additionally provided background information regarding student population and effective practices, as well as student performance data and personal testimony in some instances. Contact information for those who were interviewed may be found in Addendum Four.

College Forward
College Forward in Austin, Texas, offered several interviews with Executive Director Lisa Fielder as well as two site visits in February and April 2007 to administrative offices and after-school sessions at a high school site.

Program Description:
Since 2003, College Forward has provided free after-school programming to Austin area students, including ACT/SAT test preparation, assistance with college and financial aid applications, and college visits. Students receive up to five years of retention services once in college to ensure their academic success. Students who attend selected high schools are invited to apply if they are in the top 60 percent of their class and qualify for the National School Lunch Program. Over 80 percent of students will be the first in their families to earn a baccalaureate degree. College Forward provide services to 300 students at participating high schools in four school districts.

Parent Support Services:
Parents are encouraged to join the Parent Leadership Council, attend “Family Night” events and workshops throughout the year, join students for college tours, and participate in individual consultations. Bilingual staff members are available to accommodate Spanish-speaking students and their families.

Staffing:
College Forward delivers college-access services and curriculum to students through AmeriCorps members who serve as classroom coaches, volunteer coordinators and college retention coordinators – all supervised by six full-time permanent staff members. VISTA volunteers perform administrative work. (Job descriptions are available on www.collegeforward.org.) The agency targets recent college graduates, using Craig’s List and other Internet vehicles.

Effective Practices:
• Campus tours of public and private colleges
• Staffing by AmeriCorps members, who teach College Forward curriculum during non-school hours; majority work for one-year term
• VISTA volunteers work synergistically in pairs to accomplish goals
• Parental involvement
• College essay workshops
• Support through eight semesters of college, including consistent contact
• Use of work-study college students; minimum wage is supplemented by agency
• College retention services
• Twice-monthly “check-ins” with each student
• “Care packages”
• Twice-yearly reunions
• Membership in an online discussion forum
• Annual support with FAFSA and scholarship applications
• Referrals to appropriate college services, as needed
• Parent education and support to promote retention

Outcomes:
• 100 percent of students have been accepted by at least one college or university
• Over 70 percent enroll in four-year institutions
• Students’ SAT scores improved by an average of 104 points
• 96 percent of eligible students complete and submit the FAFSA
• College Forward students are awarded an average of over $16,000 each in grants and scholarships, not including loans

Gonzalo Garza Independence High School
Site visits to Gonzalo Garza Independence High School in Austin, Texas, and consultation with Jutta Gebauer, school-to-career specialist at the school, took place in February, April and September 2007.

Garza High School, a fully accredited public high school of choice, enrolls approximately 500 students per year. Garza High School is a CIS site. Because Garza is self-paced, students may take advantage of dual enrollment, free of charge. Students may also accelerate through courses by continuing work at home or after school in order to graduate early. Graduation events occur several times a year as students meet graduation requirements.
Program Description:
Each student is required to earn 10 College and Career Awareness Student Hours (CCASH) by visiting college campuses, attending on-campus workshops, doing research, completing applications, etc. All Garza students have access to the full-time career specialist, who helps each student complete the career-interest inventory and personality tests. Gebauer plans and implements workshops which relate to specific career interests, utilizing community professionals to lead the workshops, and frequently works with the CIS program manager to coordinate the Volunteer Internship Program (VIP), a career-related volunteer experience.

Effective Practices:
• Goal setting
• CCASH incentive program
• VIP
• Please Understand Me Character and Temperament Assessment tool
• Career-interest inventory
• Individual and group counseling related to career-interest inventory results
• Résumé writing support from English teachers at Garza
• Interviewing skills taught by corporate volunteers in human resources
• Participating in Career Fairs
• Job-shadowing experiences
• FAFSA completion
• Weekly campus visits by community college counselor
• Onsite registration for community college
• Visits to classrooms in local colleges, such as University of Texas
• Exit portfolio development
• College-going culture
• All staff share college experiences
• School bulletin board displays staff in collegiate robes and results of Garza seniors’ college applications
• “Star Walk” for each graduating student, with positive comments from teachers and remarks about future career plans

Outcomes:
In Garza’s class of 2007, 86 percent of May graduates and 79 percent of summer graduates were college bound. In 2006-07, the 153 Garza graduates received over $450,000 in scholarships.

CIS of San Antonio, Texas
Site visits to CIS of San Antonio in February and April 2007 included interviews with Executive Director Nancy Reed and Program Director Jennifer Weaver, as well as AmeriCorps members assigned to “GO Centers” at local CIS high school sites.

Effective Practices:
• GO Center Initiative: The GO Center initiative was mandated by Senate Bill 573 of the 77th Texas Legislature and is a key strategy for meeting the participation goal of the state’s “Closing the Gaps by 2015” plan to increase higher-education enrollments by an additional 430,000 academically prepared students – beyond the 200,000-student increase expected to enroll in Texas higher education.
• GO Centers are statewide networks of in-school academic engagement programs that provide students with the necessary tools and resources to plan and prepare for college enrollment. The GO Center initiative and AmeriCorps members both focus on the admission process, financial aid awareness and test preparation. AmeriCorps members also partner with colleges, universities and other community-based organizations to promote college awareness and academic development among GO Center students and their families.
• CIS of San Antonio (CIS-SA) was approached by Gene Binder, who is involved in the Higher Education Coordinating Board of Texas, to establish GO Centers at various high schools in San Antonio as part of the CIS-SA program. The Higher Education Coordinating Board furnishes AmeriCorps volunteers, who are housed for a year at the various CIS-SA sites. Each volunteer is under the supervision of the CIS-SA case manager at the particular school. Over 7,000 students and their families were reached through the GO Centers in the 2006-07 school year. In the 2007-08 school year, there are GO Centers at 10 middle/high schools.
• College is Cool puppet show for elementary students. The College Is Cool puppet show is designed to introduce to a group of 25 elementary school students the concept that “college is cool” and that college can prepare you for the career you want. The puppet show lasts 15 minutes. Curriculum/script was developed by the GO Centers’ CIS-SA AmeriCorps members and is delivered by six high school volunteers using four 30” full-body puppets – two boys and two girls. See www.puppetville.com for puppets, and contact CIS of San Antonio for the puppet show script.
• Checklists of important milestones are required for each high school student involved, grades 9-12.
CIS of Austin
A meeting with CIS of Austin, Texas, Executive Director Suki Steinhauser and Program Director Eric Metcalf took place in April 2007, and involved discussion of CIS programming and partnerships related to college access. It was determined that the local College Forward college access organization is not operating in any of the CIS high schools. Key staff expressed interest in the use of the CIS college readiness curriculum, and hoped that future collaboration could be developed with the College Forward organization.

In addition to the aforementioned site visits, several key interviews were conducted in person or by phone with various professionals.

Campus Compact
Jill Binder, executive director, Texas Campus Compact, and former CIS state director for Texas, provided an overview of college access programs in Texas which utilize college students and adults as AmeriCorps*VISTA volunteers to work with public school students. Research and reports indicate that college students who are involved in programs such as College Forward and the GO Centers are more likely to graduate from college on time, a significant college retention strategy. Each state has a Campus Compact office located on the campus of a local college or university. For more information regarding individual state initiatives, visit www.campuscompact.org.

Admission Possible
Jim McCorkle, executive director of Admission Possible in Minnesota, provided an overview and specific information regarding use of AmeriCorps*VISTA volunteers. Admission Possible preceded College Forward in Texas and served as the model for the latter program.

Program Description
Admission Possible (AP), a nonprofit organization founded in 2000, is dedicated to helping promising, economically disadvantaged students obtain admission to college. AP serves 1,200 students in 15 partnering public high schools in the Minneapolis/St. Paul area.

Effective Practices:
• Work with students in a cohort model
• Junior-year programming:
  » Orientation to college process
  » ACT/SAT test preparation
  » Campus visits
  » Summer enrichment activities
• Senior-year programming:
  » Assistance with college applications, financial aid applications and scholarship applications
  » College transition advising
• Copyrighted curriculum for junior and senior years
• Staffing:
  » 44 full-time AmeriCorps members who are recent college graduates, each of whom leads 30-40 students in teams of 10-15 through junior or senior year of the copyrighted Admission Possible curriculum
  » Four VISTA members serve to build organizational capacity

Outcomes:
Overall, 98 percent of the students assisted through Admission Possible have been admitted to college. Approximately 80 percent of students who enrolled in college are still working toward their college degree or have graduated. Students enrolled in Admission Possible have shown an average ACT score improvement of greater than 18 percent, and 99 percent of the 320 graduates in the class of 2007 were admitted to college, with 94 percent being admitted to a four-year college. [20]

Additional insights gained from interview:
• Admission Possible uses the National Student Clearinghouse database to track where graduates are enrolled in college; high school seniors provide social security number for tracking college enrollment after graduation as a condition for continuing services.
• The transfer rate from two-year to four-year colleges is very low, so AP encourages applications primarily to four-year colleges.
• AP does not use career exploration as a college-going strategy but recognizes that 9th grade is the preferred year to begin career exploration rather than later in high school.
• AP suggests hiring demonstrably talented AmeriCorps members, intensive training and managing of AmeriCorps members as well as holding AmeriCorps members accountable for specific activities and student outcomes.

Communities In Schools of the Heart of Texas (Waco, Texas)
Interviews were conducted with Doug McDurham, executive director, and Beth Nichols, program coordinator, related to the use of college students as peer mentors to CIS students (funded by the federal work study program).
Effective Practices:
A formal relationship with Baylor University has provided approximately 50 work-study students/year to support local CIS students: 35 are tutors who work in classrooms or pull out elementary and middle school students; 10 students are working after school to provide career exploration and college information to middle and high school students; and five perform data entry in the CIS central office. A Gear Up grant to Baylor University and related contract with CIS provides funding to add a subsidy to the prescribed federal work study hourly wages of $5.85, yielding $8 per hour and providing incentives for college students to perform work-study off campus.

Baylor's Gear Up grant shifted its focus to career and college access and publicized an RFP to local agencies, and CIS submitted a written proposal for this partnership. Students apply through Baylor financial aid office; CIS interviews and selects college students to work no more than 20 hours/week on a year-long basis. The CIS program coordinator hires students, approves work-study time cards, and requests funds from Baylor; the CIS volunteer coordinator oversees tutors to ensure they are competent and desire to do this work for CIS.

Outcomes:
This relationship creates student support services that would not otherwise be affordable to the local affiliate, providing a greater emphasis on tutoring and college information.

Communities In Schools of High Point, N.C.
Two interviews were conducted with Cerise Collins, executive director, who provided an overview of the career and college readiness programming at both the middle and high school sites.

Program Description:
Middle School:
CIS students in the 8th grade complete a career assessment with their school counselor by registering and using the process at www.cfnc.org. The role of CIS is to encourage students to complete this assessment as well as a career general interest survey, which CIS utilizes to leverage job-shadowing opportunities through the local Rotary Club. In addition, groups of students participate in job-shadow days at Old Dominion corporation and the local fire and police departments, as well as in technical areas at the Greensboro Technical Community College. The CIS goal is to expose as many 8th grade students as possible to a potential career.

CIS sponsors a career fair for the entire population of the middle school, coordinated by a social work intern. Middle school students participate in college tours at nearby UNC-G, Guilford College, Bennett College and High Point University.

High School:
Career exploration at the high school level is more directed to individual interests expressed by the 9th grade CIS students, who visit cosmetology schools and the truck drivers' school at Old Dominion, where they learn about salary and the need for a drug-free background check. The Triad Economic Development Corporation provides job readiness training and résumé-writing workshops.

Partners include the local Housing Authority and federal TRIO program. The Housing Partnership provides two scholarship advisors who work in middle and high schools, as well as scholarships for books for college students who live in Section 8 or scattered site housing as well as in local housing developments. The TRIO program provides workshop presenters who give hands-on assistance with FAFSA and funding for college visits.

Students attend college fairs sponsored by the CIAA tournament in Charlotte, and the MEAC tournament in Raleigh; more than 17 representatives from historically black colleges attend both fairs.

Additional Effective Practices from High Point, N.C.:
• Career fairs are also coordinated at the elementary school level, including representatives from the fire department and health professions.
• The Truliant Credit Union provides financial literacy by hosting CIS students at the local office and taking students to a local bank which gives a minimal amount to initiate the students' first bank account.
• The 21st Century Scholarship program is funded by United Way, covering the salary of a staff person as well as college visits and other college-readiness activities. Need-based and last-dollar scholarships are provided by CIS, ranging from $250 to $1,000 for freshman year, depending on the college selected.
• Parent workshops are conducted to educate families on the importance of selecting the higher-level courses for college.
• VISTA volunteer is coordinating an alumni reunion for those CIS students who have graduated within the past 20 years.
Communities In Schools of the Rocky Mount Region, N.C.

Three interviews were conducted: one with the founding director of CIS of Rocky Mount, Sylvia Harriss, as well as interviews with the current executive director, Melanie Meeks, and Jerry Carter, college access program coordinator.

Program Description:

Middle School:
CIS of Rocky Mount provides a continuum of college-readiness services through its College Access Program (CAP) beginning in the 7th grade. Seventh and 8th grade students participate each day in a CIS class led by a teacher employed by the school district. Students in both grades are also matched with mentors.

Seventh grade activities: Seventh graders participate in a “health careers fair” sponsored by Nash County Health Services and the regional AHEC (Area Health Education Council). During the second semester, 7th grade students also participate in financial literacy workshops, including a one-hour Reality University, based on the program developed by the Business and Professional Women of Indiana (see page 12-13). During this one-day event, while half of students are active in the hands-on Reality Store, the remaining students are involved in two workshops, “Making Sense with Money” and “Entrepreneurship.” Thirty volunteers from local banks, the local Rotary Club and Young Professionals Network, as well as individual CIS mentors, are assigned to the various Reality Store booths.

Eighth grade activities: CIS students in the 8th grade participate in college tours at three local colleges. A college fair involving 10-12 colleges is also provided for these CIS students during the second semester. CIS of Rocky Mount is considering a standard of expecting 8th grade students to complete a career interest inventory. Two of the four middle school teachers have received AVID (Advancement through Individual Determination) training and incorporate the principles of AVID in their CIS classes, even though the CIS students are not officially enrolled in the AVID program. (AVID is a structured program in which selected English teachers are trained by AVID to coordinate a number of AVID-based elements into regular classes, such as study skills and structured academic tutoring.)

High School:
At the end of the 8th-grade year, CIS students are inducted into the high school CAP program. CIS support in high school is primarily consultative, with expectations that a student and parents are involved in conferences each year to ensure that CIS students are on track for graduation and enrolled in appropriate coursework. Approximately 180 students are involved in the CAP high school program. In the 11th and 12th grade, CIS students are scheduled (by a VISTA volunteer) to participate in a conference with the CAP coordinator in the central office. Seniors meet twice with the coordinator during their final year. CIS partners with the local community to provide several evening workshops on completing the FAFSA form.

CIS of Rocky Mount has created a $300,000 “last dollar” scholarship endowment for students who have participated in the entire program and demonstrate financial need. After students meet federal financial aid requirements, money from the scholarship can make up all or part of the remaining financial need. Approximately $15,000 is awarded each year to eligible graduates who are beginning their freshman year at a two-year or four-year institution.

Outcomes:
Eighty-eight percent of CIS graduates enroll in college; 50 percent of the graduates qualified and received last-dollar scholarships for their freshman year provided by the CIS scholarship endowment.
In this section, I present an overview of recommendations for further study which relate to the CIS Charting For Success curriculum, as well as general recommendations for building college readiness as a strategic programming emphasis throughout the CIS network.

Of overarching concern, however, are the following two recommendations:

1) For optimal success in assuring that CIS students are ready for life after high school, the three key concepts of personal finance basics, college readiness, and college-going culture should be incorporated into the CIS Total Quality System standards as site-based standards for student programming at all levels, in CIS traditional high school sites as well as in the more controlled environments of the CIS Performance Learning Centers.

2) In addition, it is imperative that all CIS staff and board members begin to craft and embrace a definition of “college” that places as much emphasis on an associate’s degree or technical certification as on a four-year degree, typically synonymous with the word “college.”

Charting for Success Curriculum for High School Students

One of the first issues which must be addressed by the national CIS organization is the dissemination and use of the Charting For Success curriculum by the CIS network and related partners.

Perhaps the first step is to create consensus within national and state CIS organizations regarding this opportunity, including a clear and consistent message of the vital importance of integrating the strategies described in CFS and within this paper to engage more students in education and a vision of their futures. The goal is to adopt the idea – and the message that career and college readiness and financial literacy are stay-in-school strategies – for elementary, middle and high school students.

Now is the time to consider and agree upon the method and conditions of dissemination of the CFS curriculum. Careful thought should be given to the targeted student audiences and the process for facilitating the delivery to different groups of students, including those enrolled in case-managed services, as well as those who may receive this course as a Level One service under the new TQS standards.

Currently, CFS is available to anyone who can access the CIS intranet, including CIS employees as well as other professionals in the CIS school sites or community centers. No protocols have been developed which outline the conditions under which the CFS materials can be utilized, or the accountability and documentation required to evaluate its use by CIS affiliates or their partners. CIS of North Carolina has recently been awarded funding to hire AmeriCorps*VISTA members to support and facilitate this curriculum in several Performance Learning Centers and traditional high schools in North Carolina. These volunteers will need specific guidelines regarding the utilization and sharing of CFS with other organizations.

Closely related to this issue is the need to acquire a legal copyright and the conditions under which the CIS national office will share these materials. While it seems that the CFS curriculum and accompanying materials are innovative tools for building partnerships with a variety of youth-serving agencies and corporate partners, several questions regarding protocols arise:

1) Under a formal memorandum of understanding with a given agency, should CIS affiliates request that clients of youth-serving organizations receiving or using the CFS curriculum be required to enroll in CIS (have parental consent and be included in case management services and accountability)?

2) Should the memorandum of understanding clarify expectations that CFS be facilitated as it was intended – i.e., a progressive curriculum, used in the order it was written, with an initial focus on self-awareness and career exploration as a means to engage students?

3) Can the CFS curriculum be used to recruit, train and enhance local mentoring programs for high school students, especially for students in non-traditional high schools, such as the Performance Learning Centers and other alternative schools, who may lack an emphasis on career exploration and college readiness? Several corporations are coordinating mentoring and e-mentoring programs but need an online resource to building relationships with students.

4) Should CIS, at the state or national level, require and provide orientation or training once each year to CIS affiliates who are engaged in using this curriculum?

5) If CFS is offered to local or state partners, such as youth-serving agencies or corporations who provide volunteer mentors, will CIS provide training along with the curriculum? Should CIS charge a small fee for these training services as a part of the memorandum of agreement?

6) Can CFS be utilized to strengthen relationships with local school systems for both CIS and non-CIS case-management sites – including any or all of the following strategies:

a) Facilitation within school advisory periods;
Recommendations for Implementation of Career and College-Access Programming

b) In-school, after-school and weekend workshop sessions to be offered to CIS; and
c) Non-CIS parents and students (CIS Level One services).

A strategy to explore this possibility would be to interview public school administrators in career/technical education and high school guidance departments.

7) Should CIS national, state and local offices identify and recruit human resources from colleges to facilitate the CFS curriculum, including recruitment of university-affiliated members for CIS boards of directors, such as those involved in:
   a) Civic engagement: AmeriCorps members, as at College Forward in Austin or college students involved in civic engagement programs such as the ones at Duke University (Duke Engage, funded by the Duke Endowment and the Gates Foundation) and UNC system (National College Advising Corps, funded by Jack Kent Foundation);
   b) College internship programs targeting recruitment of college upperclassmen or graduate students who are pursuing bachelor's degrees in finance, social work, counseling, etc. Additional thoughts for partnering with these institutions include the following:
      i) Begin with colleges with whom CIS has affiliation in that state, e.g., alma maters of CIS leaders or colleges in which CIS graduates are enrolled.
      ii) Create a memorandum of understanding with post-secondary institutions. In addition, contact the chancellor's office to plan an event involving key university support services departments in order to build mentoring activities on university campus, convening former CIS students (from all local affiliates) who are enrolled on specific campus.

8) Should CIS national, state and local offices identify and recruit volunteers from corporations, especially banks and auditing firms, to facilitate the CFS curriculum, including those from:
   a) Communications department (entire curriculum);
   b) Human resources (employability skills, e.g., interviewing skills, job applications);
   c) Financial areas (financial literacy lessons, FAFSA/financial aid application completion);
   d) Additional thoughts include the following: First approach local banking partners who are represented on local and state CIS boards of directors. New banking regulations require banks to engage in financial literacy activities but few have a curriculum that is appropriate to first-generation students or contacts within local school systems to implement this strategy. CIS and the Charting For Success curriculum offer a structured means to facilitate this education for the schools and banks.

9) Should the CIS national evaluation department work with university partners to develop a plan and resources to evaluate the effectiveness of CFS lessons/curriculum?

10) Should the CIS national office integrate the need and cost for CFS evaluation into its grant writing and development proposals in order to ensure ongoing refinement and evaluation?

11) Should CIS be aware of the extensive rationale for offering college readiness activities to CIS elementary and middle school students, such as that expounded in the ACT Policy Report, “College Readiness Begins in Middle School”?

12) Should CIS explore the possibility of developing the CFS curriculum and activities for elementary and middle school students, based upon the work initiated by parties listed below:
   c) Children's Theater in the Schools, St. Lawrence University; contact Dr. Ann Marie Halstead.
   d) College Is Cool Puppet Show for elementary students, CIS of San Antonio; contact Nancy Reed, CIS of San Antonio.
   e) Middle school curriculum being developed for the public school system in Winston-Salem, N.C., by Dr. Dennis Orthner, of the School of Social Work at UNC-Chapel Hill.

13) Should CIS consider replication of the practices of communities of faith, primarily requesting that small groups within a congregation adopt a classroom and furnish college connections and access materials, or facilitate the CFS curriculum for middle or high school students? Susan Pennock of CIS of North Carolina has developed “Bridges of Faith” training for communities of faith who want to partner with public schools.
Questions and General Recommendations Concerning Career and College Access for the CIS Network

1) In order to monitor the use of college access and financial literacy materials throughout the CIS network, is it necessary to revise national CIS End-of-Year Report requirements to include requests for specific student data related to career exploration/college readiness activities and, specifically, Charting For Success?

2) Is it strategic to set national CIS standards and specific expectations for CIS high school programming to ensure that all CIS case-managed (Level Two) students take career interest inventories and create personal portfolios/resumes, and that all CIS seniors are involved in prolonged internships in local communities?

3) Is it necessary to provide staff development to local and state CIS staff using career interest inventories online and related career exploration activities?

4) Is it important to track CIS graduates’ college graduation, through the use of the National Student Clearinghouse, in order to capture this important CIS outcome measurement?

5) Is it worthwhile to promote/disseminate “promising practices/activities” used in the CIS network?
   a) Is it a preferred strategy or protocol for state offices to take a leadership role in expanding key programmatic activities, such as replication of the Reality Store for non-CIS as well as CIS students in middle and high schools?
   b) Utilization of AmeriCorps and AmeriCorps*VISTA members:
   c) Should the CIS of Texas state office facilitate the training and technical support needed to replicate the GO Center model using AmeriCorps members in conjunction with college access activities? As cited earlier in this report, CIS of San Antonio utilizes AmeriCorps members to build capacity and to coordinate and provide career and college-access activities for elementary as well high school students (see page 15).
   d) Could local VISTA members be utilized to implement the Reality University financial literacy activity on a local or regional basis?
   e) CIS of North Carolina has recently received approval for an AmeriCorps*VISTA project to increase high school and higher-education graduation rates by creating a culture of higher expectations for students in economically disadvantaged communities in North Carolina. A core team of 20 AmeriCorps*VISTA members will broker resources at the school, community and state levels to support college and career readiness and track high school graduates through college. Teams of two VISTA members will be assigned to eight schools. In addition, a team of two VISTA members will coordinate and monitor college access and retention through the Community College System and the N.C. Association of Independent Colleges and Universities. Principals of the participating schools requested to be part of the project, as did the two local CIS affiliates. The roles of the Independent Colleges Association and the Community College System are to open doors, introduce VISTA members to campus personnel, provide meeting space and connect VISTA members to existing transition and support resources.
   f) Would it be valuable to replicate the elementary school College Is Cool Puppet Show and career exploration activity facilitated by CIS high school students in San Antonio?
   g) Should the CIS national Master Trainer Certification Program include curriculum on the use of college work-study positions to support college preparation initiatives, as in Waco?

6) Recognizing that the CIS national office currently does not support a partnership office, is it desirable to explore and facilitate potential partnerships at the local or state level with any or all of the following organizations? Based upon their enthusiasm for the Charting For Success initiative, these partners can be engaged to support CIS’ use of their unique financial literacy resources at the state and local levels. The mission of CIS aligns with each of these potential partners: There is a mutual desire to educate all young people about the basic financial relationships among cost of living, salary required, and education to achieve a career goal. In addition, the resources these potential partners provide are excellent tools for building partnerships with local and state financial partners, such as banks, auditing firms and credit unions. These national organizations provide the curriculum, and the local financial partners can provide hands-on expertise to make the curriculum relevant to the CIS students we serve. These activities also provide the content for parent workshops in schools as well as in community resource centers.
   a) National Endowment for Financial Education (NEFE) gave permission for CIS to reprint the glossary from its NEFE High School Financial Planning Program within the CFS curriculum. This NEFE program includes both a 15-hour and full curriculum, which could be offered during after-school hours.
   b) National Council on Economic Education (NCEE) provided permission for three of its Financial Fitness for Life lessons to be included in the CFS curriculum. Bank of America, which utilizes this curriculum in its financial literacy efforts, helped to facilitate its use by Communities In Schools. Financial Fitness For Life is a free online financial literacy curriculum for K-12 teachers and students and can be obtained at www.ncee.net.
c) Federal Deposit Insurance Corporation (FDIC) has developed the Money Smart for Young Adults curriculum, which teaches youth ages 12-20 the basics of handling money and finances, including how to create positive relationships with financial institutions. Wachovia Corporation is utilizing this curriculum in its financial literacy efforts.

d) The Jump Start Coalition for Personal Financial Literacy, first convened in December, 1995, determined that the average student who graduates from high school lacks basic skills in the management of personal financial affairs. The Jump Start Coalition coordinates a national financial literacy survey for high school students, the results of which can be accessed at www.jumpstartcoalition.org. CIS is recommending that the free financial literacy survey be utilized in CIS high school sites to raise awareness regarding the lack of financial basics among CIS students. There is a statewide Jump Start Coalition in many states, and contact information for state organizations may be obtained at the national website: www.jumpstart.org/statecoalitions.

e) The Federal Reserve Bank is organized by districts, whose regional offices provide educational and job-shadow tours for several CIS local affiliates. The district offices also have representation on state Jump Start coalitions. Contact information regarding district offices is available at www.federalreserve.gov.

f) The College Board is the premier organization related to college readiness. Its superb College Ed curriculum seems primarily designed for highly motivated, high-achieving middle and high school students. All public school students who register for the PSAT or SAT have access to this curriculum – in itself, an excellent rationale for ensuring that CIS students register for these tests, which are necessary for college admission. In my opinion, there is potential for high-level partnership with the College Board, although this worthwhile endeavor would require considerable effort and attention. For additional information about the College Board and its materials, go to www.collegeboard.com.

7) Should the CIS national office develop recommendations for use of CFS and other curricula with CIS students in foster care? CIS of Charlotte and other local affiliates receive funding from sources such as local departments of social services, which mandate individualized services to public school students in foster care. Local affiliates planning to offer workshops to foster parents and their foster children might review Ready, Set, Fly (Anne E. Casey Foundation) at www.caseylifeskills.org.

8) Should the CIS national office and state offices align with the National College Access Network (NCAN)? This involvement could include membership as well as participation in national conferences, which provide invaluable connections to promising practices related to college readiness. Should local affiliates be made aware of NCAN affiliates in their respective communities? Preliminary research has been done with NCAN to determine which NCAN affiliates are located in communities with CIS local affiliates. To date, NCAN has provided a list of 15 states in which there are NCAN affiliates operating in local CIS affiliate communities.

9) Should state and local CIS organizations collaborate to develop a resource list of unique support services for undocumented students? One suggestion is to contact the Santa Barbara Foundation, Santa Barbara, Calif.

10) Should CIS local affiliates in Atlanta, Chicago, Los Angeles, New York, and Washington, D.C., build partnerships with the POSSE organizations in their respective cities to ensure that CIS high school students are connected to the POSSE intensive eight-month Pre-Collegiate Training Program? See their website: www.possefoundation.org.
REFERENCES


18. CIS of Wichita/Sedgwick, Kansas; www.ciswichita.org.


ACKNOWLEDGMENTS

“The people you meet become a part of you. They leave their imprints not just on you, but inside you.” … Maya Angelou

The essence of Communities In Schools is to bring together a diversity of relationships and talents to further its mission of keeping students in school and preparing them for life. Likewise, this project reflects the efforts of a large team of CIS colleagues from the local, state and national CIS organizations and was supported by funding through the newly established Robert H.B. Baldwin Fellows Program for 2006-07.

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Review of Current Research Publications

A literature search was conducted of Internet and current printed literature on the topics. These references and research, which substantiate the importance of the Charting For Success lessons, are also listed at the end of each lesson.


“Crisis at the Core: Preparing All Students for College and Work.” ACT, 2005.


“Ready For College and Ready for Work: Same or Different?” ACT, Inc. 2006.


Addendum Two

List of Resources by College-Access Category
During the course of the research, the following useful publications and websites for students and parents were identified.

Motivational
- “7 Habits of Highly Effective Teens”, by Sean Covey

Study Skills
- “What’s Up with Study Skills” Magazine, Channing L. Bete Co. Inc. (800) 628-7733
- www.freedictionary.com
- http://web.mit.edu/mites/www/academic_content/working_smarter.ppt (study on working together in study groups and its effect on performance)
- www.studygs.net (study guides for different study skill areas)
- www.howtostudy.org (information and resources on studying)

Learning Styles
- www.studygs.net (study guides for different study skill areas)
- CollegeEd® 9: It’s Up to Me! Student Workbook, College Board
- www.freedictionary.com
- http://www.educationplanner.com/education_planner/discovering_article.asp?sponsor=2859&articleName=Learning_Styles_Quiz

Self-Assessment/Self-Awareness
- www.aessuccess.org (portal to enter Education Planner)
- Occupational Outlook Handbook
- Please Understand Me (character and temperament assessment tool)
- www.personalitytype.com
- www.geocities.com/lifexplore/mbtypes.htm
- www.personalitypage.com/high-level.html
- www.bls.gov/oco/ (website for Occupational Outlook Handbook)
- www.careervoyages.gov/
- http://www.educationplanner.com/education_planner/discovering_article.asp?sponsor=2859&articleName=Self-Assessment_Quiz (link to self assessment quiz)
- http://www.uen.org/utahlink/activities/view_activity.cgi?activity_id=7114

Career Exploration – Career Interest Inventory and Descriptions of Careers
- “50 Best Jobs for Your Personality,” by Michael Farr and Laurence Shatkin
- "Graduate to Your Perfect Job in 6 Easy Steps.” www.JasonDorsey.com
- Georgia Mentor Site: www.gacollege411.org
- North Carolina Mentor Site: www cfnc.org
- Pennsylvania Mentor Site: www.pennsylvaniamentor.org
- Virginia Mentor Site: www.virginiamentor.org
- Washington State Mentor Site: www.washingtonmentor.org
- www.xap.com
- www.careers.org
- www.mapping-your-future.org
- www.militarycareers.com
- www.ednet10.net
- www.searchenginexguide.com/pages/Education
- www.uen.org/Lessonplan/preview.cgi?LPid=1138
- www.uen.org/Lessonplan/preview.cgi?LPid=1489
- www.princetonreview.com (career quiz)
- www.assessment.com (Motivational Appraisal of Personal Potential, a career assessment that points students to 10 most suitable careers for them)

Career Exploration – Matching the Personal Inventory to Actual Careers
- Georgia Mentor Site: www.gacollege411.org
- North Carolina Mentor Site: www.cfnc.org
- Pennsylvania Mentor Site: www.pennsylvaniamentor.org
- Virginia Mentor Site: www.virginiamentor.org
- Washington State Mentor Site: www.washingtonmentor.org
- www.xap.com
- http://www.ibelieveinme.org/Resource/CareerForKids_2-4.pdf (“I Believe In Me” PDF file on school subject areas and related careers)
- www.careervoyages.gov (Career Voyages)
- www.acinet.org/acinet (America’s Career InfoNet)
- www.bls.gov/oco/ (website for Occupational Outlook Handbook)
- “50 Best Jobs for Your Personality”
- “Barron’s: The All-In-One College Guide”, by Marty Nemko
- “Peterson’s: Get a Jump! What’s Next After High School?”
- The College Board Book of Majors (contains information on various careers, along with information on which schools offer a particular major)
- www.careers.org
- www.mapping-your-future.org
- www.militarycareers.com
- www.ednet10.net
- www.searchenginexguide.com/pages/Education
- www.uen.org/Lessonplan/preview.cgi?LPid=1138
• www.uen.org/Lessonplan/preview.cgi?LPid=1489
• www.collegeboard.com/apps/careers/index
• www.usatoday.com/educate/careers/amos.htm
• www.careergames.com/fr-overview.html
• www.knowhow2go.org
• “Diplomas Count” – Education Week, June 12, 2007
• “Learning and Earning” – Education Week, June 12, 2007

Workplace Preparation
• “Keys to Workplace Skills: How to Get from Your Senior Year to Your First Promotion”, by Gary Izumo, Joyce Bishop, and Kathleen Cole
• “The Self-Directed Job Search”, by Nancy Marlowe Clifford
• “Get a Jump! What’s Next After High School?”, Peterson’s College Guide

Communication Skills
• “The Self-Directed Job Search”, by Nancy Marlowe Clifford
• “Keys to Workplace Skills: How to Get from Your Senior Year to Your First Promotion”, by Gary Izumo, Joyce Bishop, and Kathleen Cole
• “The Elements of Email Style: Communicate Effectively via Electronic Email”, by David Angel and Brent Heslop
• http://owl.english.purdue.edu/handouts/pw/p_coversamp.html (sample cover letter)
• www.jobsearch.about.com (cover letter and résumé sections)

Internships
An internship may be paid or unpaid and for the summer or throughout the year. Colleges appreciate that a student has specific interests and has made an effort to investigate a particular field.

• Local businesses and chambers of commerce
• Websites:
  www.internshipprograms.com
  www.internabroad.com
  www.volunteerinternational.org
• Books:
  “Internships 2004 (Peterson’s Internships)”, Peterson’s, 2003

Job-Shadowing Preparation
• www.jobshadow.org. (contains How to Have a Successful Groundhog Job Shadow Day booklet)
• www.careervoyages.gov

College Exploration and College Visits
• “College Handbook” The College Board
• “Campus Visits and College Interviews” by Zola D. Schneider (The College Board)
• “Colleges That Change Lives”
• “The All-In-One College Guide.” Marty Nemko (Barron’s)
• “100 Best Colleges for African Americans”
• “Scoop” magazine The College Board
• Georgia Mentor Site: www.gacollege411.org
• North Carolina Mentor Site: www.cfnc.org
• Pennsylvania Mentor Site: www.pennsylvaniamentiorganization.org
• Virginia Mentor Site: www.virginiamentiorganization.org
• Washington State Mentor Site: www.washingtonmentorsorganization.org
• www.c3apply.org. American College Testing Program Search for college, view photos, take “virtual tours” of many colleges, apply to participating colleges, use free Financial Aid Estimator.
• www.actblog.org.
• www.campustours.com
• www.collegeboard.com Contains database of more than 3,000 post-secondary institutions. Choice of 800 features to create profile of desired college and obtain list of colleges that match profile.
• www.collegeexpress.com
• www.collegenet.com Searchable database of colleges, scholarships, academic resources. Offers a comprehensive college/university index with graphics and resources for financial aid.
• www.collegerview.com Combines database of 3,300 post-secondary institutions with multimedia tours. Gives general overview of a college, plus a direct e-mail option to request additional information.
• www.collegiatechoice.com
• www.ecampustours.com
• www.knowhow2go.org
• www.review.com The Princeton Review offers search by college name, region, state, and cost, and rates hundreds of colleges.
• www.xap.com
College Entrance and Placement Testing

- “Guide to Getting Into the Right College”, Edward Fiske & Bruce Hammond
- “Book of Majors” The College Board
- “Countdown To College: 21 ‘To Do’ Lists for High School”, Valerie Pierce and Cheryl Rilly
- www.gocollege.com
- College Board (SAT Administrator): www.collegeboard.com
- ACT: www.actstudent.org
- www.military.com/ASVAB
- www.google.com. (Enter name of test and perform search for official site)
- Georgia Mentor Site: www.gacollege411.org
- North Carolina Mentor Site: www.cfnc.org
- Pennsylvania Mentor Site: www.pennsylvaniamentor.org
- Virginia Mentor Site: www.virginiamentor.org
- Washington State Mentor Site: www.washingtonmentor.org
- www.xap.com
- FOR NORTH CAROLINA RESIDENTS: www.plmc.org, Learn-a-test (requires Mecklenburg County library card)
- www.knowhow2go.org

College Admissions Essays

- Peterson’s “Get a Jump! - What’s Next After High School?”
- Georgia Mentor Site: www.gacollege411.org
- North Carolina Mentor Site: www.cfnc.org
- Pennsylvania Mentor Site: www.pennsylvaniamentor.org
- Virginia Mentor Site: www.virginiamentor.org
- Washington State Mentor Site: www.washingtonmentor.org
- www.xap.com
- FOR NORTH CAROLINA RESIDENTS: www.plmc.org, Learn-a-test (requires Mecklenburg County library card)
- www.knowhow2go.org

Financial Aid and Scholarships

A. Printed Resources for Researching Funding

The list below contains helpful reference books to use when researching for government and/or private funding for college. Many of these resources can be found at local libraries or in your high school guidance office. Check the catalogue at the library, or with the school guidance office, to locate these and other printed materials that will aid your search.

- “Athletic Scholarships”
- “Barron’s Complete College Financing Guide”
- “College Blue Book, Vol. 5: Scholarships, Fellowships, Grants, and Loans”
- “College Board College Cost and Financial Aid Handbook”
- “College Board College Handbook”
- “College Board Scholarship Handbook”
- “College Costs and Financial Aid Handbook”
- “College Student’s Guide to Merit and Other No-Need Funding”
- “Don’t Miss Out: Ambitious Student’s Guide to Financial Aid”
- “Directory of Financial Aids for Women”
• “Financial Aid for African Americans”
• “Financial Aid for Asian Americans”
• “Financial Aid for Hispanic Americans”
• “Financial Aid for Native Americans”
• “Financial Aid for the Disabled and Their Families”
• “Financing College”
• “Get a Jump: Financial Aid Answer Book”
• “How to Find Out About Financial Aid and Funding”
• “How to Go to College Almost for Free”
• “Minority Financial Aid Directory”
• “Minority and Women’s Complete Scholarship Book”
• “Mission: Possible! The toolkit that helps you plan and pay for college, Sallie Mae Fund in partnership with the National Association for College Admission Counseling”
• “Money for Graduate Students in Social and Behavioral Sciences”
• “Peterson’s College Money Handbook”
• “Peterson’s Get a Jump! - The Financial Aid Answer Book”
• “Peterson’s Scholarships and Loans for Adult Students”
• “Peterson’s Scholarships, Grants, and Prizes”
• “Scholarships, Fellowships, and Loans”
• “Student Science Opportunities”
• “Student Financial Aid Handbook (Free from Bank of America Marketing)”
• “Student Financial Aid for North Carolinians (North Carolina residents only)”
• “The A’s and B’s of Academic Scholarships”
• “The Complete Idiot’s Guide to Financial Aid for College”
• “The Everything Paying for College Book: Grants, Loans, Scholarships, and Financial Aid – All You Need to Fund Higher Education”
• “The Grants Register: The Complete Guide to Post-Graduate Funding Worldwide”
• “The Scholarship Book”
• “The Scholarship Scouting Report”

B. Scholarship Internet Sites

Scholarship Scams: www.fcc.gov/scholarshipscams.org or 1-877-382-4357 Below is a list of websites containing information on various types of scholarships.

• www.brokescholar.com
• www.cashe.com
• www.chevy.com/chevrolet scholarships
• www.collegeadvantage.com How to start saving for college
• www.collegeanswer.com
• www.collegeboard.com (“Pay for College”)  
• www.collegeedge.com
• www.collegescholarships.com
• www.collegenet.com
• www.college-scholarships.com/free_scholarship_searches.htm
• www.collegeview.com
• www.commonapp.org
• www.csumentor.edu
• www.dallasfed.org (Building Wealth – A Beginner’s Guide to Securing Your Financial Future.)
• www.embark.com
• www.fastaid.com
• www.fastweb.com
• www.fedmoney.org (comprehensive listing of federal scholarships and loans)
• www.finaid.org Explains how to find scholarships that match special interests. Also has information on loans and college savings plans, on financial aid applications, and on college admissions and jobs.
• www.findtuition.com Register to search $7 million in scholarships and grants
• www.freescholarshipguide.com
• www.free-4U.com
• www.freschinfo.com
• www.gocollege.com. Helps students search for colleges, financial aid and scholarships, and provides information on taking the SAT and the ACT.
• www.kaplan.com
• www.mapping-your-future.org
• www.scholarships.com
• www.scholarships.com
• www.scholarshipcentral.net
• www.scholarships101.com
• www.Scholarship-Workbook.com
• www.srnexpress.com
• www.studentaid.ed.gov Site recommended by U.S. Department of Education
• www.studentawards.com
• www.studentrewards.com
• www.TheSallieMaeFund.org (Apply For Our Scholarships section)
• www.mtvvoices.com
• www.nccommunityfoundation.org
• Search by North Carolina regions below:
  Central and Western Piedmont Region
  Coastal Plan Region
  Northeastern Region
  Northern Piedmont Region
  Southeastern Region
  Western Region
C. Additional Scholarship Sites for Minority Students

• Bell Labs Fellowships for under-represented minorities
  http://www.bell-labs.com/

• Student Inventors Scholarships
  http://www.invent.org/collegiate/

• Student Video Scholarships
  http://www.christophers.org/vidcon2k.html

• Coca-Cola Two-Year College Scholarships
  http://www.coca-cola-scholars.org/programs.html

• Holocaust Remembrance Scholarships
  http://holocaust.hklaw.com/

• Ayn Rand Essay Scholarships
  http://www.aynrand.org/contests/

• Brand Essay Competition

• Gates Millennium Scholarships
  http://www.gmsp.org/nominationmaterials/read.dhm?ID=12

• Xerox Scholarships for Students
  http://www2.xerox.com/go/sr/about_xerox/about_xerox_detail.jsp

• Sports Scholarships and Internships
  http://www.ncaa.org/about/scholarships.html

• National Assoc. Of Black Journalists Scholarships (NABJ)
  http://www.nabj.org/html/student SVCs.html

• Saul T. Wilson Scholarships (Veterinary)

• Thurgood Marshall Scholarship Fund
  http://www.thurgoodmarshallfund.org/sk_v6.cfm

• Fin Aid: The Smart Students Guide to Financial Aid scholarships
  http://www.finaid.org/

• Presidential Freedom Scholarships
  http://www.nationalscholar.org/scholarships/

• Microsoft Scholarship Program
  http://www.microsoft.com/college/scholarships/minority.asp

• Wired Scholar Free Scholarship Search

• Hope Scholarships & Lifetime Credits
  http://www.ed.gov/inits/hope/

• William Randolph Hearst Endowed Scholarship for Minority Students
  http://www.apsanet.org/PS/grants/aspen3.cfm

• Multiple List of Minority Scholarships
  http://gehon.ir.miami.edu/financial-assistance/Scholarship/black.html

• Guaranteed Scholarships
  http://www.guaranteed-scholarships.com/

• BOEING scholarships
  http://www.boeing.com/companyoffices/educationrelations/scholarships

• Easley National Scholarship Program
  http://www.naas.org/senior.htm

• Maryland Artists Scholarships
  http://www.maef.org/

• Jacki Tuckfield Memorial Graduate Business Scholarship (for AfrAm
  Students in South Florida)
  http://www.jackituckfield.org/

• Historically Black College & University Scholarships
  http://www.iesabroad.org/info/hbcu.htm

• Actuarial Scholarships for Minority Students
  http://www.beanactuary.org/minority/scholarships.html

• International Students Scholarships & Aid Help
  http://www.ifa.org/

• College Board Scholarship Search

• Burger King Scholarship Program
  http://www.bkscholars.csfa.org/

• Siemens Westinghouse Competition
  http://www.siemens-foundation.org/

• GE and LuLac Scholarship Funds
  http://www.lulac.org/Programs/Scholar.html

• CollegeNet's Scholarship Database
  http://mach25.collegenet.com/cgi-bin/M25/index

• Union Sponsored Scholarships and Aid
  http://www.aflcio.org/scholarships/scholar.htm

• Federal Scholarships & Aid Gateways 25 Scholarships Excel
  http://www.blackexcel.org/25scholarships.htm

• Scholarship & Financial Aid Help
  http://www.blackexcel.org/fin-sch.htm

• Scholarship Links (Ed Finance Group)
  http://www.efg.net/link_scholarship.htm

• FAFSA On The Web
  http://www.fafsa.ed.gov/

• Aid & Resources For Re-Entry Students
  http://www.back2college.com/

• Scholarships and Fellowships
  http://www.osc.cuny.edu/sep/links.html

• Scholarships for Study in Paralegal Studies

• HBCU Packard Sit Abroad Scholarships
  http://www.sit.edu/studyabroad/packard_nomination.html
• Scholarship and Fellowship Opportunities  
  http://ccmi.uchicago.edu/schl1.html

• INROADS internships  
  http://www.inroads.org/

• ACT-SO “Olympics of the Mind” Scholarships  
  http://www.naacp.org/work/actso/act-so.shtml

• Black Alliance for Educational Options Scholarships  
  http://www.baeo.org/options/privatelyfinanced.jsp

• ScienceNet Scholarship Listing  
  http://www.scienenet.emory.edu/undergrad/scholarships.html

• Graduate Fellowships For Minorities Nationwide  
  http://cuinfo.cornell.edu/Student/GRFN/list.php?category=MINORITIES

• Rhodes Scholarships at Oxford  

• The Roothbert Scholarship Fund  
  http://www.roothbertfund.com/

• Hispanic Fund: http://www.hispanicfund.org

• Hispanic Scholarship Fund: http://www.hsf.org

• Indian American Scholarship Fund: http://www.collegefund.org

• Korean American Scholarship Fund: http://www.kasf.org

• Latino College Dollars (The Sallie Mae Fund):  
  http://www.latinocollegedollars.org

• League of Latin American Citizens: http://www.lulac.org

• Organization of Chinese Americans: http://www.ocanatl.org

• United Negro College Fund: http://www.uncf.org

• Scholarships for Hispanics: http://www.scholarshipsforhispanics.org

• Making the College Admissions Decision

• Barron’s, The All-in-One College Guide by Marty Nemko

• Georgia Mentor Site: http://www.gacollege411.org

• North Carolina Mentor Site: www.cfnc.org

• Pennsylvania Mentor Site: www.pennsylvaniamentor.org

• Virginia Mentor Site: www.virginiamentor.org

• Washington State Mentor Site: www.washingtonmentor.org

• www.xap.com

• www.CollegeResults.org

**Tips for Transitioning to the Next Step – the First College Semester**

• “The College Guide for Parents”, by Charles J. Shields

• Making College Count, by Patrick S. O’Brien

• http://www.webreader.com/download/college-moving.pdf (“College Move” checklist, pages 1-4 only.)

**Personal Finance Basics and College Financing**

• National Council on Economic Education: Financial Fitness for Life: http://fffl.ncee.net/ (Some states have free access.)

• FDIC- Money Smart: www.fdic.gov/consumers/consmort/moneysmart/index.html

• Jumpstart Coalition: www.Jumpstart.org/downloads

• Citigroup: http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/adults_lp.html


• www.bankrate.com. Good articles on wide range of financial topics

• www.dallasfed.org (Building Wealth – A Beginner’s Guide to Securing Your Financial Future)

• www.dinkytown.com. Contains various calculators for analyzing a variety of topics, such as credit card pay-off

• www.FederalReserveEducation.org (go to Personal Financial Education)

• www.money.cnn.com. Check out personal finance tab

• www.mymoney.gov. Extensive personal finance information; site is run by U. S. Financial Literacy and Education Commission

• www.onmyowntwofeet.com (On My Own Two Feet, by Marisha Thakor and Sharon Kedar)

• “Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence”, by Joe Dominguez and Vicki Robin

• “Pay It Down”, by Jean Chatzky

• “Green with Envy: Why Keeping Up with the Joneses Is Keeping Us in Debt”, by Shira Boss

• www.gocollege.com Helps students search for colleges and scholarships, and provides information on taking the SAT and the ACT. Also has tips on finding financial aid.

• www.wiredscholar.com Information on planning educational goals, on the college admissions process, and on paying for college and finding sources of financial aid.

• www.collegeispossible.org Information for high school and middle school students on preparing for college and for choosing, applying, and paying for college.

• www.studentaid.ed.gov (The Student Guide)

• www.collegeanswer.com
**Personal Finance/Budgeting**

- Georgia Mentor Site: [www.gacollege411.org](http://www.gacollege411.org)
- North Carolina Mentor Site: [www.cfnc.org](http://www.cfnc.org)
- Pennsylvania Mentor Site: [www.pennsylvaniamentor.org](http://www.pennsylvaniamentor.org)
- Virginia Mentor Site: [www.virginiamentor.org](http://www.virginiamentor.org)
- Washington State Mentor Site: [www.washingtonmentor.org](http://www.washingtonmentor.org)
- [www.xap.com](http://www.xap.com)
- [www.FederalReserveEducation.org](http://www.FederalReserveEducation.org) (go to Personal Financial Education)
- [www.oprah.com/debtdiet](http://www.oprah.com/debtdiet) Conquering your debt
- [www.money.cnn.com](http://www.money.cnn.com) Check out personal finance tab
- [www.mymoney.gov](http://www.mymoney.gov) Extensive personal finance information; site is run by U.S. Financial Literacy and Education Commission
- [www.bankrate.com](http://www.bankrate.com) Good articles on a wide range of financial topics
- [www.dinkytown.com](http://www.dinkytown.com) Contains various calculators for analyzing a variety of topics, such as credit card pay-off
- “Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence”, by Joe Dominguez and Vicki Robin
- “Pay It Down”, by Jean Chatzky
- “Green with Envy: Why Keeping Up with the Joneses Is Keeping Us in Debt”, by Shira Boss
- [financialsuccess.missouri.edu](http://financialsuccess.missouri.edu)

**Personal Finance/Credit Basics**

- [www.FederalReserveEducation.org](http://www.FederalReserveEducation.org) (go to Personal Financial Education)
- [www.oprah.com/debtdiet](http://www.oprah.com/debtdiet) Conquering your debt
- [www.money.cnn.com](http://www.money.cnn.com) Check out personal finance tab
- [www.mymoney.gov](http://www.mymoney.gov) Extensive personal finance information; site is run by U.S. Financial Literacy and Education Commission
- [www.bankrate.com](http://www.bankrate.com) Good articles on a wide range of financial topics
- [www.dinkytown.com](http://www.dinkytown.com) Contains various calculators for analyzing a variety of topics, such as credit card pay-off
- “Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence”, by Joe Dominguez and Vicki Robin
- “Pay It Down”, by Jean Chatzky
- “Green with Envy: Why Keeping Up with the Joneses Is Keeping Us in Debt”, by Shira Boss
- [financialsuccess.missouri.edu](http://financialsuccess.missouri.edu)

**Parent Resources**

1. Planning for College
   - “Planning For College: A Guide For Parents”, Vermont Student Assistance Corporation
   - “Letting Go: A Parent’s Guide For Understanding the Student Years.” M.L. Treger. Cost on Amazon.com is $3.50 - $10
   - [www.ed.gov/thinkcollege.org](http://www.ed.gov/thinkcollege.org) Provides information on preparing for college early, many aspects of higher education and sections for students, parents and teachers
   - [www.thinkcollegeearly.org](http://www.thinkcollegeearly.org) Has information on selection, application, and financing college
   - [www.collegeboard.com](http://www.collegeboard.com) Contains information on all aspects of preparing for college, with separate sections for students, parents, and teachers. Provides numerous tips and special articles
   - [www.collegeispossible.org](http://www.collegeispossible.org) Provides information on loans, savings plans, financial aid applications, college admissions and jobs

2. Financing the Future – Introduction to Financial Aid
   - “Barron’s, The All-in-One College Guide”, by Marty Nemko
   - Peterson’s “Get a Jump! The Financial Aid Answer Book”
   - Georgia Mentor Site: [www.gacollege411.org](http://www.gacollege411.org)
   - North Carolina Mentor Site: [www.cfnc.org](http://www.cfnc.org)
   - Pennsylvania Mentor Site: [www.pennsylvaniamentor.org](http://www.pennsylvaniamentor.org)
   - Virginia Mentor Site: [www.virginiamentor.org](http://www.virginiamentor.org)
   - Washington State Mentor Site: [www.washingtonmentor.org](http://www.washingtonmentor.org)
   - [www.xap.com](http://www.xap.com)
   - [www.bankofamerica.com/studentbanking](http://www.bankofamerica.com/studentbanking)
   - [www.knowhow2go.org](http://www.knowhow2go.org)
National Conferences on College Access and Readiness

I was given the opportunity to make a presentation regarding specific aspects of Charting For Success and related topics in workshops at two national conferences.

The Executive Exchange Workshop at the CIS National Conference provided an opportunity to present information about Charting For Success (CFS) to CIS network leaders and to address and list ideas related to the following issues:

a) Challenges/barriers related to providing college readiness information to CIS students: limited access to students/ scheduling issues; student apathy; lack of support from teachers and guidance counselors; and shifting the focus from high school graduation only to college and career planning, financial literacy, family issues, parental engagement, access to financial aid information, etc.

b) Innovative strategies to address barriers: provide Charting For Success information; show that college is affordable; include mock college fair/college representatives; build relationships with school staff to integrate information into curriculum; partner with college support programs; use business partners to provide financial information to students; support mentors; invite parents to accompany students on college tours; use curriculum as workshops; introduce information during freshman orientation.

c) Suggested uses of Charting For Success curriculum: financial aid programs; advisory program led by teachers; job-shadowing preparation; after-school sessions; monthly Saturday sessions; summer programming; infuse GO Centers in Texas; cross-subject curriculum/education of teachers of core subjects; activities for homeroom periods/advisory periods in middle school (Level One of Charting For Success); advisory materials for charter schools or non-traditional schools; PTA/PTO programs; tool for partnership building with youth-serving agencies; preparation for student internships; and resource for volunteer career mentors.

d) CIS parent and partner involvement: collaboration of parents and community volunteers to change attitudes and culture of the community by focusing on college readiness; parent-focused budgeting and financial aid workshops; invitation for parent input and design; parental engagement enhancement by providing child care, transportation, and incentives for sessions; business and nonprofit partner job-shadow days and internships; parents and partners share college experiences; training of parents or mentors to deliver CFS.

The Twentieth Annual At-Risk National Forum, sponsored by the National Dropout Prevention Center/Network and CIS of North Carolina and South Carolina, in February 2008, provided the opportunity for two workshop presentations. Charting For Success curriculum was reviewed with CIS affiliates from North Carolina, and college readiness was presented as a means for developing strategic partnership development with schools, businesses and communities of faith.

In addition, I benefited from the presentations by the College Forward and Admission Possible organizations, and those represented in the “Best Practices Gallery” of the National College Access Network (NCAN) annual conferences in September 2006 and October 2007. These presentations have provided innovative ideas and key contacts to promising practices in college access throughout the United States. The ThinkCOLLEGE program of CIS of Charlotte has consistently acquired valuable insights, current information and resources from these annual meetings since 1997, and still considers NCAN membership as an important and necessary investment in the refining of its college-access programming. In addition, participation in the Alternative High School Initiatives mini-convening in 2008 provided a rich discussion of college-access strategies among representatives of the nine alternative high school programs supported by the Bill & Melinda Gates Foundation.
Addendum Four

Contact Information for Site Visits

1) **College Forward**
   Lisa Fielder, Executive Director
   6448 Highway 290 East, Suite F-112
   Austin, TX 78723
   (512) 452-4800
   www.collegeforward.org.

2) **Gonzalo Garza Independence High School**
   Jutta Gebauer, School To Career Specialist,
   College and Career Center
   1600 Chicon Street,
   Austin, TX 78702
   (512) 414-8622

3) **CIS of San Antonio**
   Nancy Reed, Executive Director
   Jennifer Weaver, Program Director
   1616 E. Commerce St, Bldg. 1
   San Antonio, TX 78205
   (210) 520-8440

4) **Communities In Schools of the Heart of Texas**
   Doug McDurham, Executive Director
   Beth Nichols, Program Coordinator
   425 Austin Ave., 15th Floor
   Waco, TX 76701
   (254) 753-6002
   Fax: (254) 753-4415
   dmcdurham@cis-hot.org

5) **Communities In Schools of Austin**
   Suki Steinhauser, Chief Executive Officer
   Eric Metcalf, Director of Programs
   3000 South IH-35, Suite 200
   Austin, TX 78704
   (512) 464-9713

6) **Texas Campus Compact**
   Jill Binder, Executive Director
   3001 S. Congress Ave. CMB 938
   Austin, TX 78704

7) **Admission Possible**
   Jim McCorkle, Executive Director
   450 North Syndicate Street, Suite 200
   St. Paul, MN 55104
   (651) 917-3525
   www. AdmissionPossible.org.

8) **Communities In Schools of High Point**
   Cerise Collins, Executive Director
   PO Box 6735
   High Point, NC 27262
   (336) 883-6434
   helpkids@northstate.net

9) **Communities In Schools of Rocky Mount Region**
   Melanie Meeks, Executive Director
   Jerry Carter, College Readiness Coordinator
   201 South Pearl St.
   Rocky Mount, NC 27804
   (252) 442-9991
   cis@pcanc.org
