


Jumpstart College with CLEP



Credits

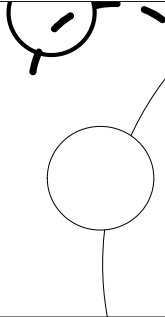
Before College

Jumpstart College with CLEP
Cut the Cost of College Tuition in Half

Kristin Lackie

CreditsBeforeCollege.com

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Jumpstart College *with* CLEP

1. Fast Facts: College Costs
2. The Overlap: 7th Grade – College
3. Dual Enrollment and PSEO
4. Credit-by-Exam: CLEP, DSST & AP

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Test Your College Knowledge

1. On average, how long does it take to complete a 4-year degree?
2. What is the minimum number of credits required to earn a 4-year college degree?
3. Average Cost of Attendance: 4 years tuition, fees, room & board? (educationdata.org)
State University? — Private College?



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Our Why


Graduate Equipped . . .

To graduate creative, resourceful, critical thinkers who love the Lord and are positioned to act on His Call.

Parent Perspective:
“Follow our plan until you have something better.”

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The (Unhappy) Fast Facts



DEBT

- 7 in 10 Graduate with debt
- Average debt \$39,000 = \$450 month/10 years
- 40% in default

COMPLETION GAP

- Average 5.7 years
- Drop out first year: 1 in 3
- Require remedial course: 1 in 3

Source: National Center for Education Statistics nces.ed.gov

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Jumpstart College with CLEP

Understand the College Process

*Completion
Admission*

"If your vision is that your grandchildren will not be in daycare, you must plan for it now." ~ *College Without Compromise*

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College Graduation Requirements

- ① CREDITS: 120+ 4 YEAR DEGREE
 - General Education (40+ credits)
 - Major-Specific (30+ credits)
- ② COURSES: Major's Degree Plan
Contract between the student and college



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HIGH SCHOOL & COLLEGE OVERLAP

Math	Science	English	Social Studies
Algebra I & 2		Grammar, Spelling	
Geometry	Physical	Essay Writing	
Adv. Algebra	Environmental	Composition	History
Pre-Calculus	Biology	Speech	Government
Calculus	Chemistry	Analyzing Lit.	World Religions
Statistics	Physics	English Lit	Psych/ Sociology
	Astronomy	British Lit	Economics

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Dual Enrollment and Credit-by-Exam

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MN Dual Enrollment

PSEO: Post-Secondary Enrollment Option

State-funded program allowing qualified high school students to take college-level courses, for both high school and college credit.

FREE to Students – Tuition, fees, books paid for through MN Dept of Ed.

education.mn.gov/MDE/fam/dual/pseo

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MN PSEO Student Qualifications

1. MN-Resident: Public, Private, Homeschool
2. Grades 11 & 12
Up to 4 consecutive semesters (fall & spring)
Age-out when receive a high school diploma, or turn 21
3. Academically Qualified
Admission requirements set by individual institution
MN State: Standardized Test: Juniors +70% , Seniors +50%



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MN PSEO Grade 10 Limited Option

Started Fall 2019

Grade 10: Qualifying are eligible to enroll in one Career or Technical Education course (fall), earn "c" or better, student is eligible to take additional courses second semester of grade 10.

This is in addition to PSEO Grades 11-12.

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MN PSEO Enrollment Options



1. Any MN Participating Colleges
2. Full- or Part-time
3. Online • On-campus (High Schools & Homeschool Co-ops)
4. General Education • Electives • Technical / Vocational
5. NOT funded: Summer, religious, remedial

Note: Permanent Record

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CLEP COLLEGE BOARD College Level Exam Program

➤ CLEP.CollegeBoard.org

DSST PROMETRIC
aka Dantes

➤ GetCollegeCredit.com

Credit-by-Exam

Exams that enable students to test out of introductory-level college courses.

- Test-out of college course
- Nationally recognized & accepted
- Just a test, no specific curriculum

The Best-Kept Secret in Higher Ed

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CLEP Exam Titles

CLEP Exam Title	ACB Recommended Score	Semester Hours
College Composition	50	3
College Composition Modular	50	3
English Literature	50	3
French Language, Level 1 Proficiency	50	3
French Language, Level 2 Proficiency	50	3
German Language, Level 1 Proficiency	50	3
German Language, Level 2 Proficiency	50	3
History of the Western World	50	3
Mathematics	50	3
Physical Science	50	3
Social Sciences	50	3
Spanish Language, Level 1 Proficiency	50	3
Spanish Language, Level 2 Proficiency	50	3
Statistics	50	3
Writing and Integrating Literature	50	3

CLEP.CollegeBoard.org

Download complete guide CreditsBeforeCollege.com/clep-guide-16-pages

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DSST Exam Titles

Exam List

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Exam Title	ACB Recommended Score	Semester Hours
Business	50	3
Business Ethics and Society	50	3
Business Mathematics	50	3
Human Resource Management	50	3
Introduction to Business	50	3
Computing and Information Technology	50	3
Management Information Systems	50	3
Money and Banking	50	3
Organizational Behavior	50	3
Personal Finance	50	3
Principles of Finance	50	3
Principles of Supervision	50	3
Humanities	50	3
Principles of Advanced English Composition	50	3
Spanish Language, Level 1 Proficiency	50	3
Spanish Language, Level 2 Proficiency	50	3
Statistics	50	3
Writing and Integrating Literature	50	3
Physical Science	50	3
Autonomy	50	3
Health, Safety, and Wellness	50	3
Environmental Science	50	3
Introduction to Psychology	50	3
Social Sciences	50	3
A History of the Western World	50	3
Art of the Western World	50	3
The Civil War and Reconstruction	50	3
Central Justice	50	3
Foundations of Education	50	3
Fundamentals of Counseling	50	3
General Anthropology	50	3
Introduction to Geography	50	3
Introduction to Law Enforcement	50	3
Introduction to Psychology	50	3
Introduction to Sociology	50	3
Introduction to Statistics	50	3

GetCollegeCredit.com

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Quick Facts

CLEP & DSST

1. Cost: \$100 plus \$30 proctor fee
2. No minimum age requirement
3. Computer-based, multiple-choice, pass/fail
4. Accepted nationally at 2,000+ colleges
5. Test year-round; local test center & CLEP online
6. Immediate score results
7. Scores banked for 20 years
8. Transcripts available upon request
9. Practice exams and study resources available

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5 Steps to CLEP/DSST Exams

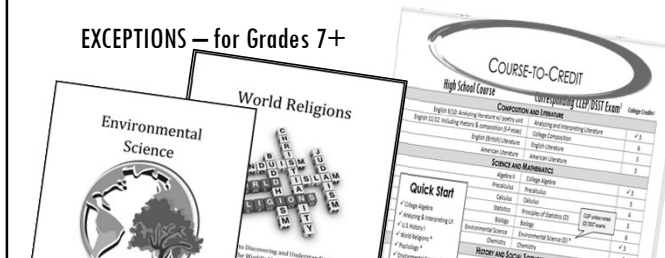
1. Choose exam that overlaps High School-level studies.
Exceptions: World Religions, Environmental Science
2. Complete your course. Include test-specific study resources.
Use CLEP & DSST as final exam.
3. Take a practice exam to assess readiness.
4. Study your wrong answers. Fill in any knowledge gaps.
Target score 60% on two different exams.
5. Schedule exam with a test center.

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Step 1 5 Steps to CLEP/DSST Exams

- ❖ Choose exams that overlap High School-level studies.

EXCEPTIONS — for Grades 7+



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HIGH SCHOOL & COLLEGE OVERLAP

Math	Science	English	Social Studies
Algebra I & 2		Grammar, Spelling	
Geometry	Physical	Essay Writing	
Adv. Algebra	Environmental	Composition	History
Pre-Calculus	Biology	Speech	Government
Calculus	Chemistry	Analyzing Lit.	World Religions
Statistics	Physics	English Lit	Psych/ Sociology
	Astronomy	British Lit	Economics

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Step 2 5 Steps to CLEP/DSST Exams

- ❖ Use YOUR Curriculum.
- ❖ Complete your high school-level course.
- ❖ Include test-specific study resources.
Examples: REA ♦ Petersons ♦ Quizlet

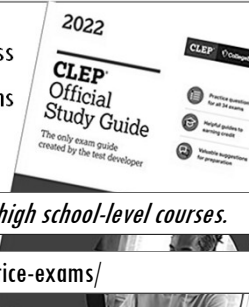


➤ CreditsBeforeCollege.com/resources

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Step 3 5 Steps to CLEP/DSST Exams

- ❖ Take a practice exam to assess readiness
Target: 60%+ on 2 different exams



Use CLEP & DSST as final exam to your high school-level courses.

➤ CreditsBeforeCollege.com/resources/practice-exams/

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Step 4 5 Steps to CLEP/DSST Exams

- ❖ Study your wrong answers.
- ❖ Fill in any knowledge gaps.
 - InstantCert Online Flashcards — Use Code 85513 for \$5 discount
 - ModernStates.org — “Freshman Year for Free”

Step 5

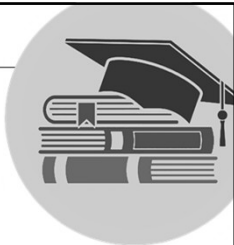
- ❖ Schedule and take your exam.
- CreditsBeforeCollege.com/test-centers/

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Jumpstart College with CLEP

Benefits

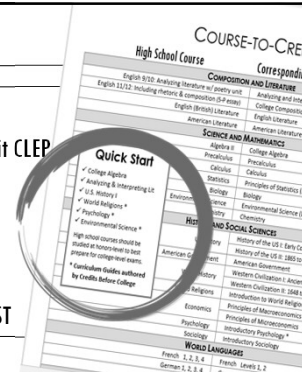
1. Saves money
2. Saves time
3. Builds a strong HS transcript
4. Motivates — additional purpose for HS studies
5. Test out and avoid college course bias
6. Prepares for college — solidify study skills
7. Good for varied abilities including accelerated and struggling learners — study at your own pace



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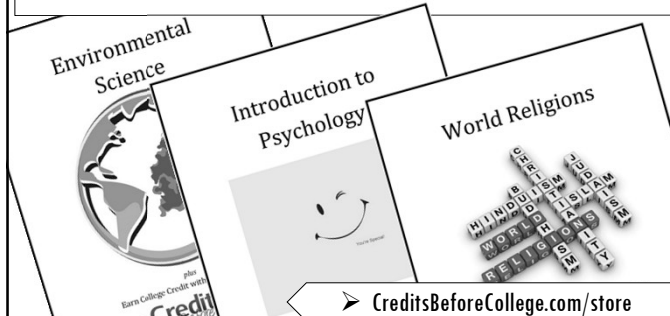
Quick Start

- 1 Math: College Algebra CLEP
- 2 English: Analyzing & Interpreting Lit CLEP
- 3 Social: US History I CLEP
- 4 Social: World Religions DSST
- 5 Social: Psychology CLEP
- 6 Science: Environmental Science DSST



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Curriculum for Grades 7-12, includes test-specific study



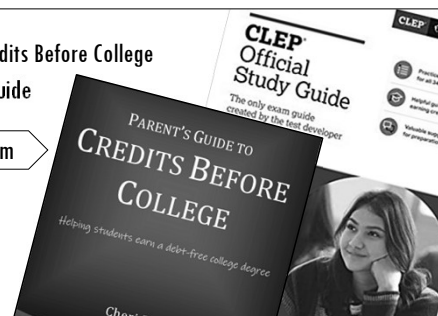
➤ CreditsBeforeCollege.com/store

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Getting Started RESOURCES

- ◆ Parent's Guide to Credits Before College
- ◆ CLEP Official Study Guide

CreditsBeforeCollege.com



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Quick Facts: Credit-by-Exam

AP

Advanced Placement
AP.CollegeBoard.org

- Register by November 15 – Taken two weeks in May
- Must book through a school
- 3 Hours Long – Paper and Pencil Exam – Most include essays
- Assume a student has taken rigorous AP classes approved by the College Board
- Tests are scored from 1-5 – Credit awarded for 3+ depending
- Scores may be used in the calculation of college GPA, so performing well on tests is critical

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Parent - Student Partnership

Career Exploration and Preparation



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Career and College Pathways

STEM (4) Science • Technology Engineering • Math	Liberal Arts (4) Words, ideas, communication
Vo-Tech (2) Doing, fixing, hands-on Specialist or Technician	Other: Talent, Apprentice, Military Special talent or training

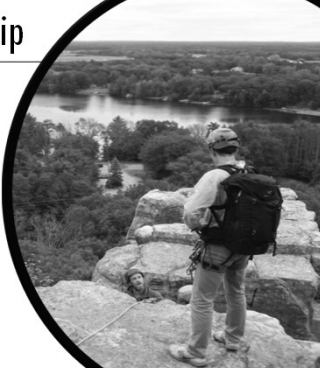
High School: The **FIRST** four years of a college and career plan

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Self-Awarded Scholarship

3 credits (one exam) = \$100
 30 credits (one year) = \$1,000

Credits	Cost
30 CLEP/DSST	\$1,000
60 Dual Enrollment	\$0
30 University	\$15,000
120 Credits	= \$16,000



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College Credit Transfer Policies

GOOD to KNOW

- Credits transfer, grades don't.
- Lost credits delay graduation and increase cost.

Transfer Policies vary.
 The receiving college determines credit acceptance 1 of 3 ways:

1. Articulation Agreement (I'll take yours; you take mine)
2. Course-by-Course based on Accreditation or Third-party review (ACE)
3. Only sometimes: AA or AS, not an AAS (which has minimal Gen Eds)

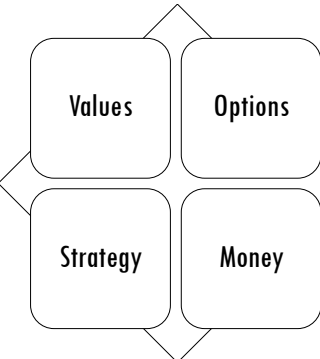
Credit Hour Residency Requirement:
 The number of credits that must be completed through the degree-granting institution. This may be as few as 25% of the total degree credits (EX: 30 out of 120).

➤ Transferology.com

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Family Conversation

1. Act: Start Early
2. Answer: Who will pay for college?
3. Articulate: Your goals



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Our Family's Goals

- ❖ Graduate HS with life skills and a direction
- ❖ College attendance requires a completion plan
- ❖ Start adult life without debt
- ❖ Grow in your faith

The NEW Deal

Parents will pay for any college credits you earn while you're in high school.
 The day you graduate, college is on your dime.

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Our Results



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Credit-by-Exam

14 Exams
52 Credits

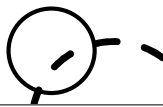
CLEP

- American Government
- American Literature
- Analyzing and Interpreting Literature
- Biology
- College Algebra
- College Composition
- Financial Accounting
- History of the United States I
- History of the United States II
- Information Systems
- Introductory Psychology
- Principles of Macroeconomics

DSST


- Environmental Science
- Introduction to World Religions

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College-Bound: A Note on Scholarships

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Three Kinds of College Scholarships

1. **Need-Based Scholarships**
2. **Private Scholarships**
3. **Merit-Based Scholarships**

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RAINY-DAY PLAN

1. **Rigorous academic education**
2. **Genuine activities and volunteer work**
3. **Professional and accurate transcript**
4. **Thorough course descriptions**
5. **Meaningful college visits**
6. **Timely college application**
7. **Great letters of recommendation**
8. **Self-reflective, technically perfect application essays**



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Financial Breakdown

Total Out of Pocket for Accounting Degree = **\$675.35**

DURING HIGH SCHOOL

PSEO Tuition Cost (four semesters) = **\$21,254.69**

CLEP = 52 credits / 18 credits = 2.89 semesters * \$5,412.42 = **\$15,635.88**

Total Saved through PSEO and CLEP = **\$36,890.57**

SCHOLARSHIPS

SCSU Presidential Scholarship = \$2,500

National Society of Accountants = \$2,000

Duane Joyer Memorial Scholarship (SCSU) = \$1,452

John J. Smith Endowed Business Scholarship (SCSU) = \$1,000

BEC Scholarship (SCSU) = \$1,000

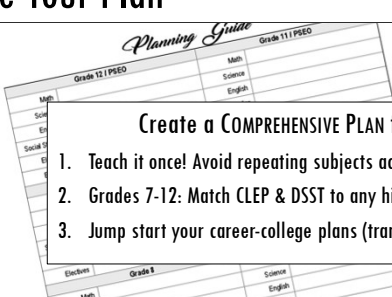
Accounting Scholarship (SCSU) = \$1,000

PSEO Scholarship (SCSU) = \$1,000

Total Scholarships = **\$9,952**

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Make Your Plan



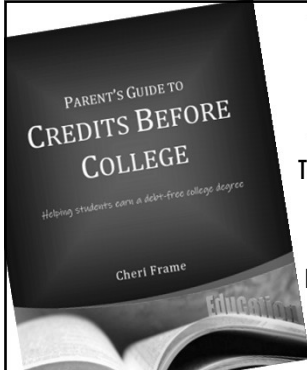
Create a COMPREHENSIVE PLAN for gr. 7-12

1. **Teach it once! Avoid repeating subjects across middle-hs-college**
2. **Grades 7-12: Match CLEP & DSST to any high school-level courses**
3. **Jump start your career-college plans (transferology.com)**

Ask Me: Academic Planning & Career Assessment/Advising

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Credits Before College

Transcript and Diploma Template \$19.95
➤ CreditsBeforeCollege.com/transcript/

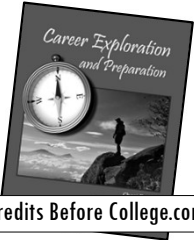
Included FREE w/ book purchase \$39.95

CreditsBeforeCollege.com

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Career Exploration *and* Preparation

- Grades 9-12
- Student Directed
- Minimal Parent Prep



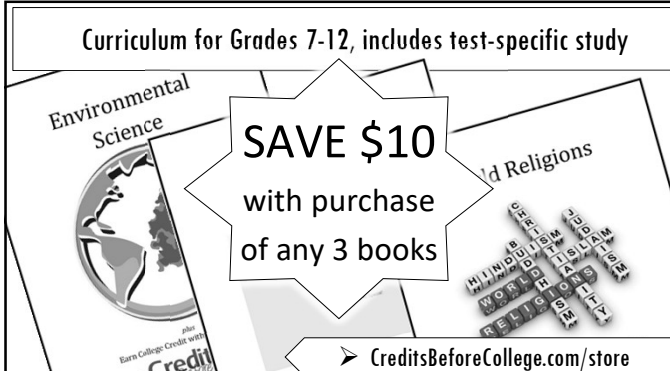
[Credits Before College.com](https://CreditsBeforeCollege.com)

- Ages 16+
- Comprehensive Online Assessment
- Personalized Consultation



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Curriculum for Grades 7-12, includes test-specific study



SAVE \$10
with purchase
of any 3 books

➤ CreditsBeforeCollege.com/store

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