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Mapping Your Future[®] Guide to Life after High SchoolSM: Junior Year

Get prepared for life after high school

Some people know from an early age exactly what they want to be when they are adults—and how they can get there. Others aren't sure of their plans, and that's okay too.

Regardless of what you want to be, you most likely will be heading toward higher education of some kind, and our Guide to Life after High School can help you prepare. You'll learn about careers, academic preparation for college, how to pay for college, and managing your financial life after high school graduation.

Plan your career

In your junior year, you should be coming ever closer to knowing what career field and type of college is right for you. If you are still undecided, that's okay. Be sure to consider all of your options, and educate yourself on the possibilities.

When you find a career path that involves work you love, you will set yourself up for success. Having a career plan in mind will make every step you take to get there easier.

Now is the time to take a career assessment test. This test asks you a series of questions that help identify your interests and skills and determine what careers are right for you. Ask your school counselor about what career assessment tests are available to you.

Your career assessment results will contain a listing of potential careers. It's your job to learn more about each of these careers and figure out which is the right path for you:

- “Shadowing” someone who is currently in that career field. Observe the work in action, ask questions, understand what kind of education and training is required, and imagine yourself in that position.
- Learn more about the career using Mapping Your Future's CareerShip[®] (mappingyourfuture.org/planyourcareer/careership/). Find out if the career field is growing with the U.S. Bureau of Labor and Statistics' Occupational Outlook Handbook (www.bls.gov/oco).

Choose a college

You know that you will need some type of training or education beyond high school, but how do you decide which college will be best for you?

Ask yourself these questions:

- What degree or type of education am I pursuing?
- Where do I want to live?
- Do I want to attend a large school or a small school?
- How much can I afford (don't forget that most students qualify for financial aid)?
- Do I want to live on campus or off?
- Will this college help me find a job when I am done?
- What kind of extracurricular activities interest me?

These questions should help you narrow down a list of potential colleges. The steps below will help you as you make your final college choice:

Attend a college fair in your area. A college fair is an opportunity for you to visit with the admissions representatives of several colleges.

- Information on college fairs is available from your school counselor or at www.nacacnet.org (select "Events/Training")
- Prepare questions that you have about colleges. Ask about deadlines, housing, programs, placement tests, or anything that interests you.
- Bring a small notebook and pen to take notes.
- Consider printing out labels with your name and address that you can stick on college information cards.
- Pick up brochures and admissions applications from colleges that interest you.



Research colleges.

Once you have a smaller list of potential colleges, do some more in-depth research. Look at college brochures and visit college websites. This will answer many of your questions about each school. Compare different colleges and figure out what appeals to you.

Plan a campus visit.

Nothing can give you a feel for what a college is like better than being on campus.

- Contact the admissions office at least two weeks before your planned visit to arrange a guided tour.
- Ensure that class is in session that day to give you the best idea of what life on campus is really like.

- Make the most of your time: sit in on a class, meet with a professor, see a dorm, eat in the cafeteria, or check out a game or performance.
- Bring a parent.

Take standardized tests

You will be required to take at least one standardized entrance exam in order to get into college. Your score will help college admissions officers predict your academic success at college, and may even help you qualify for scholarships and other types of financial aid.

ACT

1. Focus is on English, math, reading and science reasoning
2. Perfect score is 36
3. Register online at www.actstudent.org

Preliminary SAT

1. Practice test for SATs
2. By taking the test, you might qualify for scholarships
3. Results are sent to colleges (though they are not looked at in terms of admission), and you might be added to their mailing lists
4. Register online at www.collegeboard.com



SAT I

1. Measures critical thinking and problem-solving skills
2. 3 sections: math, critical reading, and writing
3. A perfect score is 2400
4. Register online at www.collegeboard.com

Test Preparation

- Find out if your high school offers test review or practice workbooks.
- Free test preparation is available at www.collegeboard.com and www.actstudent.org.
- If you have questions on a particular section, ask your teachers for help.
- Research how the tests are scored:
 - Do they deduct points if you leave a question blank?
 - What is the policy for taking an exam a second time?

Research financial aid

Financial aid refers to money that can help you pay for college. There are many types of financial aid, including scholarships, grants, work programs and loans. In order to qualify for many of these programs, you have to complete the FAFSA (Free Application for Federal Student Aid). The FAFSA can be completed as early as October 1 of your senior year in high school (but not before then).

Scholarships

A scholarship is a type of “gift aid” that rewards you for your grades, athletics abilities, unique skills, a special talent, financial needs, or even a specific career interest. In other words, scholarships are not just for students with high grade point averages.

Scholarship money can come from many different sources, such as:

- The college you want to attend
- The government
- Different public or private organizations (such as a business, church, club, or community agency)

Start looking for scholarships right away. Check often with your school counselor, most will keep an updated listing. There are many very good scholarship search sites on the Internet. Also, contact the colleges and universities you are considering to see if they have any scholarships for which you can apply.



Grants

A grant is a type of “gift aid” that does not need to be paid back. The amount awarded is usually based on financial need and is generally provided by the government or the college you plan to attend. Many grant programs have deadlines. Be sure to complete your FAFSA as soon as possible after October 1 of your senior year in high school (but not before then).

Federal Work-Study

Federal Work-Study is a need-based financial aid program that allows you to work part-time to help pay for college. A Federal Work-Study job is different from other jobs for the following two reasons: (1) the hours are flexible to ensure that you have enough time to study, and (2) when you apply for financial aid the following year, the money you earned through this program isn't used to determine your financial need.

Student Loans

A loan is financial aid where a bank, other lending institution, or the government lets you borrow money. You must repay the money with added interest. Loans can be awarded based on financial

need (subsidized loans) or not on financial need (unsubsidized loans). Your loan eligibility will be determined after your grant, scholarship and Federal Work-Study program eligibility have been considered.

Other Things to Consider

Colleges may also offer more financial assistance to their students. The financial aid office at the colleges you are interested in is the best place to start asking questions. Remember:

- Most financial aid is based on need, not on grades.
- Applying early maximizes your eligibility.
- Citizens and eligible non-citizens can apply.

Now is the time to start thinking about how you will pay for college. Don't wait until college is about to start. You can go to college; you just need to plan ahead.

FAFSA4caster

You can get a “sneak peek” or an estimate of your federal student aid eligibility with the FAFSA4caster at www.fafsa4caster.ed.gov. There are benefits to using this form:

- Provides estimates so you can compare costs of colleges
- Calculates estimated eligibility for federal aid, including grants
- Pre-fills 51 questions for the actual FAFSA application, which saves you time
- Generates your Federal Student Aid PIN (personal identification number) which you will need to complete the FAFSA.

Search for scholarships

Everyone needs money for college. Although a family has the primary responsibility to pay for higher education, sometimes a family's resources are not enough. It's important to look for money through scholarship searches to help you pay for your college education. Talk to your counselor about trusted scholarship search engines and resources.

Start Early!

Talk to your high school counselor about where you can begin researching scholarships at your school. Also find out if the colleges you are considering offer scholarships. By starting this scholarship search early, you will have more time to get involved in new activities, pursue your interests, and improve your grades before graduation.

There are several online scholarship search services that can be helpful in locating financial aid if



you meet certain criteria. Here are some examples:

- Academic achievement
- Religious affiliation
- Ethnic or racial heritage
- Artistic talents
- Athletic ability
- Career plans or proposed field of study

However, be very cautious of any service that requires you to pay for help finding a scholarship.

Scholarship Scams

Here are a few tips to help you identify possible scholarship scams:

- Be suspect of scholarships that are guaranteed “or your money back”.
- Don’t feel obligated to pay any unexplained application fees.
- Make sure a telephone number is listed to contact the service or organization.
- If the service is using only a P.O. Box, they may be trying to hide something.
- If the service or agency contacts you first, it may be a scam.
- Any service that asks for your social security number or bank account info should be avoided.
- If the scholarship service seems too good to be true, it probably is.



Tips for Your Scholarship Search

- Start looking for scholarships as early as possible. Don’t wait until your senior year. Many scholarships have early deadlines. Many scholarships may have requirements that you don’t meet right now, but that you could meet if you have time to plan.
- Contact the colleges that interest you. Make sure you are aware of all possible scholarships and the application procedures and deadlines.
- Look everywhere: Use online resources; ask your guidance counselor and teachers for assistance, ask your parents to find out if their employer offers scholarships; check with local civic groups and organizations (especially the ones where you or your parents are members); check with your church or place of worship; look at local stores and restaurants for scholarship brochures; look for information at the local library; call your local alderman or city council representative, state senator or representative, and other elected officials to find out about scholarships they might offer.

- Keep track of requirements and deadlines so that you don't miss out on an award because you applied late.
- Don't ignore smaller scholarships: \$500 + \$500 + \$500 will buy a lot of books.

Consider your financial life after high school

What is one of the best gifts you can give to your future self? Learn how to manage your money now! There are two main areas to focus on right now:

Budgeting

Knowing where your money is coming from and where it is going, is called having a budget. If you can learn budgeting now, when you're dealing with income from a part-time job or just having a good plan for what to do with cash from birthday gifts, you'll be in much better shape when you're dealing with larger numbers.

But how?

1. Write down your incoming money. For example, let's say you earn \$150 a month from your part-time jobs.
2. Write down the ways you plan to use it. These are your categories.
 - Buy something I want - \$50
 - Give to school fundraiser - \$50
 - Save for college fund - \$50
3. Then, maybe the most important step: Stick to that plan! Once you can follow a budget, you've mastered budgeting!

Banking

You probably understand that it's important to save money for your future. But where should you save that money? Under your mattress? In a coffee can? It's time for you to establish an account at a bank or credit union:

- Provides a safe place for you to keep your money.
- Gives you the opportunity to cash or deposit your paychecks without paying a fee.
- Can offer you services such as checking accounts and debit cards, to provide you access to your money.
- Can even EARN you money, through interest.

Before you open an account, be sure to shop around. Research what kinds of benefits are offered by different banks or credit unions, including interest rates, free checking, online banking, etc.

Mapping Your Future offers an interactive version of the Guide to Life after High School program at mappingyourfuture.org/GuideToLife/. To complete an interactive guide, you must be at least 13 years of age. In addition, your school or educator instructing you to complete the guide must elect to participate.