What should I do after I graduate from high school?

Your senior year will come and go faster than you think. Before you know it, you will be faced with the decision of what you're going to do after you leave here and what to do once you're an adult, on your own! You have a number of different options available to you, including:

Work, Vocational School, Community College, Military, University

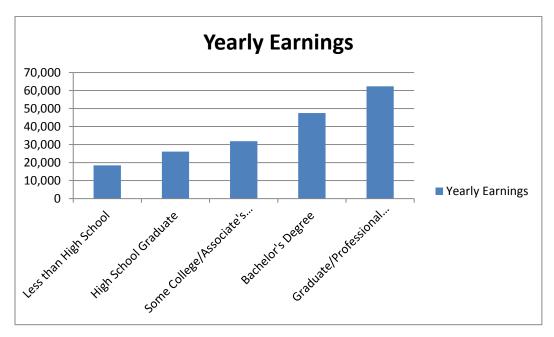
How do I know what's best for me?

- Take an interest inventory. If you're unsure what you want to be when you grow up, take an interest inventory. These tests will take your interests and suggest occupations for you. Counselors will be visiting your classrooms throughout the year for an opportunity to take one of these tests. You can also visit http://www.maricopa.edu/work/quiz/ for a quick quiz.
- Sign up for school/military visits. Listen for the announcements to hear when vocational schools, community colleges, military recruiters, and universities will be on campus. Sign up for the visits and come prepared to ask a lot of questions.
- Visit your counselor. Once you have an idea what you are interested in, visit your counselor to find out what schools offer degree programs to help you reach your goals, and what classes you should be taking in high school to gain acceptance to your school of choice. Counselors will be visiting your classes to help you explore these options.

Why should I keep going to school?

(I thought I was done!!)

People who receive post-high school training (educational, vocational, military, etc...) make more money, on average, over the course of their lifetime. The following chart comes from the US Census Bureau:



You can see that someone who does not graduate high school earns an average of less than \$20,000 per year, while someone with a graduate or professional degree earns an average of more than \$60,000 per year. Do the math. The difference between a high school graduate and someone with a bachelor's degree is over \$1 MILLION after 40 years!!!

I'm interested in the military. What are my options?

The military is a great opportunity for many people who wish to serve their country, receive vocational training or are looking for a way to pay for college. There are several different options:

- **U.S. Army** The oldest branch of the U.S. military, the Army protects the security of the U.S. and its resources.
- **U.S. Navy** This branch defends the right to travel and trade freely on the world's oceans and protects national interest overseas.
- **U.S. Marine Corps** A part of the U.S. Navy, the Marines are often the first on the ground in combat situations.
- U.S. Air Force- This branch protects American interests at home and abroad with a focus on air power.
- **U.S. Coast Guard** The Coast Guard protects America's waterways and deploys with the U.S. Navy during wartime.
- **There are also Reserves for each branch, in which you will train close to home until needed.

Benefits of the military include:

Educational support: Since the GI Bill was enacted during WWII, money for college has helped military families pay for college. http://www.todaysmilitary.com/military-benefits/education-support

Training: Individuals in the military will receive professional training from classwork to field exercises to simulators. http://www.todaysmilitary.com/military-benefits/military-training

Insurance: Military families receive free health care, life insurance, retirements plans, and other great benefits. http://www.todaysmilitary.com/military-benefits/insurance-and-retirement-benefits

World Travel: The military is a great way to see the world (especially with your 30 days of paid vacation). http://www.todaysmilitary.com/military-benefits/military-travel-benefits

Plus others!

For more information on the military in general, please visit http://www.todaysmilitary.com/ and sign up for visits from military recruiters on campus.

^{**}For more information, visit http://www.todaysmilitary.com/military-benefits

What are vocational schools?

Vocational schools focus on teaching students a specific trade. Benefits of a vocational school include hands-on training and faster courses of study. This means you will typically get experience you can use right away and get out into the world of work faster.

So what are some examples of vocational schools?

Popular trades for vocational schools include:

Cosmetology- Learn to do hair, makeup, nails and more.

Culinary- Learn to cook and run the kitchens in restaurants.

Massage Therapist- Learn to give great massages and work in salons or doctor's offices as a masseuse.

Auto Mechanic- Learn to repair cars and make auto enhancements.

A/C repair- Learn to service and repair air conditioning units.

Medical Assistant- Work with doctors and nurses in the health care field.

And MANY, MANY more!

To search for vocational schools and trades, please visit the following websites:

http://www.tradevocationalschools.com/st/Arizona-trade-schools.html

http://www.school-directory.net/vocational-schools/arizona.html

http://www.trade-schools.net/locations/arizona-schools-directory.asp

http://youcango.collegeboard.org/college/locator

Community College vs. University

At a community college, you can earn a 2-year degree, also known as an associate's degree. Community colleges are good alternatives for four-year colleges because they are less expensive, easier to gain admission to, generally have small classes, and often provide flexible schedules to accommodate those who work or have families to take care of. Students who are seeking a 4-year degree, also known as a bachelor's degree, can spend their first two years at a community college and then transfer to the university to complete their coursework. If a student starts at a community college, they can transfer to a 4-year college after their first semester if they want to, provided they meet the admission requirements at that time. For a list of Maricopa Community Colleges, visit http://www.maricopa.edu/

At a University, you can earn a bachelor's degree and continue on to get a graduate degree, otherwise known as a Master's degree or a Doctorate degree (ex: Ph.D., Ed.D). Benefits of attending a University include potential to earn more money with a bachelor's degree or higher, not having to worry about losing credits when transferring from the community college, and more opportunities for scholarships to incoming freshmen.

Important things to consider:

- Community colleges often offer smaller class sizes and more one-on-one opportunities with professors. This is beneficial for the student who may need more assistance in the transition process or thrives in a smaller classroom environment.
- Community colleges are less expensive if scholarships and grants are not an option.
- Community colleges may have more flexible class schedules, although many universities are becoming more flexible with night and online classes.
- Universities offer many 4-year scholarships based on merit and/or need to incoming freshmen, but those who attend a community college first often lose out on these scholarships when they transfer.
- Students who attend a community college before transferring to a University may lose credits in the process. Not all courses transfer to Universities. The transferring student will want to make sure to keep close contact with Academic Advisors to make sure the classes (s)he is taking will transfer.

Ten Steps to Apply to Maricopa Community Colleges*

- 1. **College Admission:** New students must activate their student account and submit a Student Information Form (SIF) online at my.maricopa.edu.
 - Contact Registration and Records for more information.
- 2. **Proposition 300 Documentation:** Per Arizona state law, all Arizona educational institutions are required to ask every student to provide information about their citizenship or legal status.
 - http://www.maricopa.edu/prop300
- 3. **Paying For College:** Financial assistance is available in the form of grants, scholarships and loans. (see below) You may also set up a payment plan at http://my.maricopa.edu. If applying for Financial Aid, priority deadlines are Dec. 1 for Spring semester, May 1 for summer, and July 15 for Fall semester. You can pay by check, cash, credit/debit card, or payment plan.
 - Contact Financial Aid for more information
- 4. **Placement Test:** You must take three placement tests. You will take tests in English, reading and mathematics. These scores are used to determine proper course placement.
 - Contact Assessment Services for more information
- 5. Academic Advisement: Meet with an Academic Advisor to discuss your class selections and program of study.
 - Contact Academic Advisement for more information.
- Registration: Register for classes.
 - Contact Registration and Records for more information.
- 7. **Tuition and Fee Payment:** Pay your fees through one of the following methods: check, cash, debit card, credit card or eCashier payment plan. **Note:** obtain your student ID and parking decal. Both are FREE after tuition is paid.
 - Contact Business Services for more information.
- Bookstore: Get your textbooks in-store, located in the Student Services Building.
 - Contact the bookstore for more information.
- 9. **Get To Know The College:** Ask your academic advisors for orientation information.
- 10. **Be Successful!:** Remember to log in to my.maricopa.edu for updated enrollment information and **activate your Maricopa Student E-mail account!**

Okay. I want to go to college.

So how do I get there and how do I pay for it?

Freshman Year:

- Sign up for challenging classes and get good grades! Make sure you are aware of university admission requirements.
- Participate in extracurricular activities, both at school and in your community.
- Keep track of any work and/or volunteer experience. Go to http://www.handsonphoenix.org/join for volunteering opportunities in the Phoenix area.
- Start your personal profile!

Sophomore Year:

- Continue taking challenging courses and keep your grades up!
- Sign up for the PSAT in October.
- Continue participating in extracurricular activities.
- Update your personal profile.

Junior Year:

- Make sure you are taking the right courses for admissions to your school of choice and keep those grades up!
- Sign up for the PSAT in October.
- Sign up for the SAT and/or ACT during spring semester.
- Actively pursue scholarships.
- Continue participating in extracurricular activities.
- Update your personal profile. Make sure the counseling office has a copy so they can keep you in mind for scholarships!

Senior Year:

- Make sure you are signed up for your last classes to attend your school of choice—keep working hard!
- START APPLYING EARLY! Many schools have an early deadline to be considered for merit scholarships. START RIGHT AWAY!
- Sign up for the SAT and/or ACT if you would like to improve your score.
- Continue to actively pursue scholarships.
- Continue participating in extracurricular activities.
- Update your personal profile and provide a copy to the counseling office.
- Work with your parents to fill out the FAFSA form starting in January for more scholarship, grant, and loan
 opportunities.
- Make sure your final transcripts are sent to your school of choice.

Admission Requirements

Admission requirements vary depending on what school you would like to attend. It is generally easier to gain acceptance to a state school, especially if you are a resident of that state. Arizona has general admission requirements for all three of its in-state Universities (ASU, U of A, NAU).

| COURSES | ARIZONA UNIVERSITY |
|----------------|--------------------|
| | REQUIREMENTS |
| ENGLISH | 4 years |
| MATH | 4 years |
| SCIENCE | 3 years |
| SOCIAL STUDIES | 2 years |
| FINE ARTS | 1 year |
| FOREIGN | 2 years |
| LANGUAGE | (same language) |
| GPA | 3.0 minimum GPA |

SAT or ACT*???

| | SAT | ACT |
|----------------------------|--|--|
| How often is it offered? | 7 times per year | 6 times per year |
| How long is the test? | 3 hours 45 minutes | 3 hours |
| Math | Up to geometry and algebra II | Up to trigonometry |
| Science | None | Charts and experiments |
| Reading | Sentence completion, short and long critical reading passages, reading comprehension | 4 passages: prose fiction, social sciences, humanities, natural sciences |
| Writing | 1 essay | 1 optional essay (adds 30 minutes to test) |
| Penalty for wrong answers? | Yes | No |
| Cost | \$51** | \$36.50-\$52.50** |
| Website | http://sat.collegeboard.org/home | Act.org |

^{*}This information provided by Princeton Review.*

Upcoming Dates

SAT

| Test Date: | Register By: |
|------------------|--------------|
| October 5 | September 6 |
| November 2 | October 3 |
| December 7 | November 8 |
| January 25, 2014 | December 27 |
| March 8 | February 7 |
| May 3 | April 4 |
| June 7 | May 9 |

^{*}late registration is available for an additional fee.

ACT

| Test Date: | Register By: |
|------------------|------------------|
| September 21 | August 23 |
| October 26 | September 27 |
| December 14 | November 8 |
| February 8, 2014 | January 10, 2014 |
| April 12 | March 7 |
| June 14 | May 9 |

^{*}If you qualify for free or reduced lunch, you could qualify for a fee waiver which will allow you to sign up and take the test for free! See Ms. Garcia in the athletic office to submit a fee-waiver application form. Waivers are provided on a first-come, first-serve basis.

PSAT/SAT/ACT Resources

Collegeboard.org

- Free: sample questions and sample test
- Also available: Online courses, online study guides

Actstudent.org

- Free: question of the day, preparation booklet, practice test questions, test tips
- Also available: online prep program

PrincetonReview.com

- Free: SAT/ACT informational sessions, online practice tests
- Also available: private tutoring, small group instruction, classroom and online courses, prep books

http://learnatest.com/LEL/index.cfm/evaluation/

Create an account on this trial version for practice AP, ACT, SAT, GED tests and more

Sierra Linda High School library also has PSAT, SAT, and ACT preparation books available for students to check out. Flyers on the SAT and ACT can be found in the counseling office.

HELP! How do I PAY for school?!

There are several ways to pay for college. Some types require you to pay them back when you finish, others do not. These are the three types of financial aid:

Grants: This is money you do not have to repay. This money includes scholarships as well as money awarded based on financial need. You may earn scholarships for academic achievement, athletic achievement, and many other reasons. Most scholarships require successful completion of applications, although in-state universities may automatically consider you for merit based scholarships if you apply by their priority deadline and complete the FAFSA. Be wary of scholarship scams! These are some tell-tale signs of a scam:

- The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work. You just pay a processing fee."
- "The scholarship will cost some money."

• "You've been selected" by a "national foundation" to receive a scholarship – or "You're a finalist" in a contest you never entered.

You can visit http://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams for more information on scams.

<u>https://www.ftccomplaintassistant.gov/#&panel1-1</u> - Guidelines on how consumers can file a scholarship scam complaint with the Federal Trade Commission.

Work Study: Work study programs enable you to earn money by working, as you attend school. Your eligibility to participate in a work study program is based on your need when you complete the FAFSA application.

Loans: This is money that DOES have to be repaid. The government will pay the interest for you while you are enrolled in school, but you must be prepared to pay them back once you are no longer enrolled, whether you graduate or not. Loans should be a student's *last* resort. Do the work now to apply for as many scholarships as you can so you may not have to take out any loans, or as little loans as possible!

What is this so-called "FAFSA"?

The FAFSA (Free Application for Federal Student Aid) is an application required for students who are wishing to receive aid from the government. *Free* is the key word here. If you go to a site where they ask you to pay money to fill it out, you know you are at the wrong site! You will fill out the FAFSA at www.fafsa.ed.gov. This is an application that you and your parents (generally) must fill out together to determine financial need. The FAFSA determines your Financial Need by subtracting your Expected Family Contribution (EFC) from the Cost of Attendance.

Cost of Attendance – Expected Family Contribution (EFC) = Financial Need

The EFC is based on your family income. You will be considered an independent student if:

- You are married.
- You have children that receive more than half of their support from you.
- Both of your parents are deceased.
- Until the age of 18, you were a ward or dependent of the court.
- You are a veteran of the U.S. Armed Forces.

If you are not considered an independent student, your parent's income information will be needed to complete the application.

To apply, visit <u>www.fafsa.ed.gov</u> and <u>www.pin.ed.gov</u> to obtain a pin number. Please listen for announcements to attend an informational session for parents on completing the FAFSA.

Financial Aid Links & Resources

<u>http://studentaid.ed.gov/</u> - Website portal to online resources about preparing for and funding higher education

http://studentaid.ed.gov/resources#funding - Comprehensive resource on student financial aid

<u>http://www.finaid.org/</u> - Financial aid information and advice from FinAid!, a free resource for college students and their parents.

http://arizona.collegesavings.com/arizona/Default.aspx - Arizona Family College Savings Program

<u>http://www.cashcourse.org/</u> - Site to help students build money management skills and learn how to make informed financial choices and learn about different ways to pay for college.

<u>http://mappingyourfuture.org/</u> - Comprehensive website with information about preparing for college, paying for college, money management, and career planning.

http://www.nasfaa.org/students/About Financial Aid.aspx - Financial aid information provided by NASFAA, an association of over 3,000 colleges, universities, career schools, and others who work together to deliver sources of financial aid to students.

http://www2.ed.gov/offices/OSFAP/DirectLoan/calc.html - Calculators from the U.S. Department of Education: creates an estimated budget for college, calculates the monthly payment and repayment terms for various plans, and offers a loan consolidation calculator.

<u>https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1</u> - Calculator from the U.S. Department of Education: estimates Expected Family Contribution and eligibility for federal financial.

<u>http://www.mappingyourfuture.org/money/calculators.htm</u> - Calculators from MYF: Budget; Bank Balancing; Student Loans; Loan Consolidation; and Savings.