



Weatherly Wreckers Newsletter

*School Guidance Counselor
Edition*

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1 Student Aid Checklist:

The search for student aid usually begins your senior year of high school. However, you can complete some of these steps during your sophomore or junior year. Checkout educationplanner.org for more information! (Pages 1-2)

2 8 Tips to Succeed in Career Exploration:

Career Exploration is one of the most important, yet overlooked responsibilities of a high school student. Checkout educationplanner.org; careerkey.org; and onetonline.org for more information! (Pages 3-4)

3 10 Ways to Reduce Higher Education Costs:

Higher Education is expensive enough! Use these tips to reduce unnecessary expenses after high school graduation. Checkout educationplanner.org and fafsa.ed.gov for more information! (Pages 5-6)

1 Student Aid Checklist

August

Request applications and information from colleges. Visit school campuses throughout the fall to help narrow your choices. Look into overnight or weekend college visitation programs.



September

Mark your calendar for college fairs and school visits from admissions representatives. Consider meeting with your school counselor to develop a college admissions plan. Register for the ACT1 or the SAT2 test. Consider taking

a preparation course to be more comfortable with the testing process. Consider early admissions programs.



October

Create a schedule of admissions and student aid deadlines. Begin completing college applications and essays.



Request transcripts and letters of recommendation.
Explore grants and scholarships.

November

Ensure that your school has submitted your transcripts and letters of recommendation. Finish completing college applications and essays. Submit applications for early admissions programs. Consider applying online. (Be aware that many colleges charge an application fee.)



December

Submit all college applications. (Be aware that many colleges charge an application fee.)



Obtain any student aid forms that your schools may require. Apply for a PIN (personal identification number) from the U.S. Department of Education.

January

Complete the FAFSA (Free Application for Federal Student Aid). Check on your first semester transcript. Update your schools on any new accomplishments.



February

Submit all federal, state, and school student aid forms. Submit applications and any other paperwork for any grants and scholarships you identified in October. Watch for your Student Aid Report (SAR). The U.S. Department of Education sends your SAR after they process your FAFSA. The SAR summarizes your eligibility for federal student aid.

March

Sign up for Advanced Placement² (AP²) exams. Contact your schools to find out what score is necessary to receive college credit. Consider signing up for an AP preparation course.

April

Keep a look out for your admissions decision letters. Compare your student aid packages to the cost of school attendance. Make a final enrollment decision and submit your enrollment deposit, if requested. Sign and return student aid forms to the school you will be attending. Notify any schools where you have been accepted that you will not be attending.



May

Take any applicable AP exams. Send your final transcript to your chosen college.

June

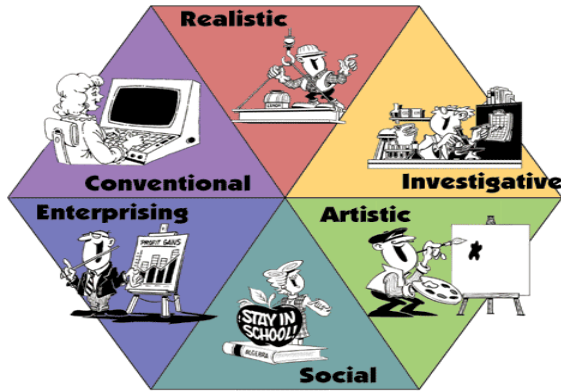
Contact the school's Financial Aid Office to check your student aid package status. Complete any remaining student aid forms. Plan for college orientation, transportation, and housing.



July

Finalize transportation and housing for the fall.





2 8 Tips to Succeed in Career Exploration

1. *Take a Personality Inventory*

One way to begin your search for a career is to think about the things you are good at doing and then find careers that match your skills. Taking a personality test such as the John Holland Career and Personality Test may aid in discovering what type of personality you have and who you may work well with. Please see your school counselor for questions about this test.

These are the occupations that are projected to have the largest number of job openings during the 2008-2018 time period. Select an occupation to learn more about it in the Occupation Profile.

Top 50 Occupations with the Most Openings

Displaying Records 1 - 25 of 50				
		Next 25 >	Show All Records	
#	Occupation	Employment 2008	Job Openings	Earnings
1	Cashiers, except gaming	3,550,000	171,990	\$
2	Retail salespersons	4,489,200	162,690	\$
3	Waiters and waitresses	2,381,700	146,620	\$
4	Customer service representatives	2,252,400	110,840	\$ \$
5	Registered nurses	2,618,700	103,900	\$ \$ \$ \$
6	Combined food preparation and serving workers, including fast food	2,701,700	96,720	\$
7	Office clerks, general	3,024,400	77,090	\$ \$
8	Laborers and freight, stock, and material movers, hand	2,317,300	74,580	\$ \$
9	Elementary school teachers, except special education	1,549,500	59,650	\$ \$ \$
10	Stock clerks and order fillers	1,858,800	56,260	\$

Short-term on-the-job training
Short-term on-the-job training
Short-term on-the-job training
Moderate-term on-the-job training
Associate degree
Short-term on-the-job training
Short-term on-the-job training
Short-term on-the-job training
Bachelor's degree
Short-term on-the-job training
Short-term

www.onetonline.org

3. *Keep up on your school assignments.*

Now is not the time to let your schoolwork get away from you. Stay on track with schoolwork and plan ahead for deadlines. Spend more time studying the subjects that are the hardest for you.

How you perform in high school lets colleges gauge what type of student you are and lets employers assess what type of employee you'll make. Plus, you will learn skills in school that will last you a lifetime.

A good work ethic in school represents a good work ethic in life.

4. *Explore some of the more interesting courses that your high school offers.*

Once you identify some career areas that interest you, take a look at your high school curriculum to see what classes may help in your career decision-making. Interested in journalism? Try a writing class. Interested in medicine? Sign up for an anatomy or biology class.



Taking a class can re-affirm your interest in the field and build on your skills. If you find that the class is not for you, you still have time to change course and explore different career paths. High school provides the perfect time to "sample" what's out there before you need to make a commitment.

Take classes now to help establish a direction for the future.



5. *Think about what kind of job you would like to have some day.*

Think about what you would like to do with your life after high school. Would you like to work in a busy office, or do you prefer the outdoors? Do you like being around lots of people, or are you more of a loner?

Choosing a career that you like and you are good at will be a big part of your future happiness.

Choose a career that fits your personal abilities, value system, and personality. There are several inventories and assessments that your school counselor can administer to help aid in discovering and exploring these personal traits.



A good career choice "fits" your personality and interests.

6. *Get experience.*

Get an early start on career exploration by trying out an internship or job shadowing opportunity. Internships and job shadowing are great ways to get some "real world" experience in a field that interests you. These types of on-the-job training give you a small taste of what you may face day-to-day should you pursue full-time work in that field.



Plus, you'll have the opportunity to meet professionals who do what you hope to. Ask questions, find out the challenges they face, and learn from their experience.

Internships and job shadowing look terrific on a college or employment application.

7. *Ask the employed adults you know what they like and dislike about their job.*

Talk to some adults you know to find out if they are satisfied with their job.

Many factors go into job satisfaction—job location, daily stresses, and colleagues. Prioritize the top five or 10 things you want from your professional life and choose a career that you genuinely like to do, not just something that will make you a lot of money.



The more informed you are, the more prepared you'll be when you start your career.

8. *Talk to your parents about school and your future plans.*

According to a recent study by the British Broadcasting Corporation (BBC), less than 20% of students talk to their parents about their school day. After spending all day in the classroom, you may just be too tired to rehash it all again at home.

But parents have experience that you don't. They can help you look at a situation more clearly and provide support as you problem solve. And if your parents will play a role in your college choice or contribute money toward your education, keeping them involved in your thought process will allow them to prepare emotionally and economically.



Parents are a great sounding board for important decisions.



3

10 Ways to Reduce Higher Education Costs

Aim to have as little debt as possible after you finish school.



1. *Consider dual enrollment.*

Check with your guidance counselor to see if you can take college classes while still in high school. The more credits you earn before you get to college, the fewer you will have to pay for when you go.

2. *Start off at a community college.*

Community college offers the most affordable education out there. Go to community college to complete the general education classes that every school requires, then transfer to a 4-year school where you can take classes more targeted to your specific degree.



It's important that you first make sure the 4-year school you plan to attend will accept your credits from community college.

3. *Compare your housing options.*

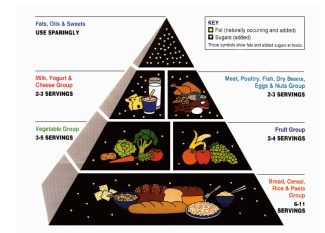
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If you prefer to live off campus rather than in a residence hall, be aware that rent is not the only expense you may face. Utilities, food, transportation... the costs can add up pretty quickly.

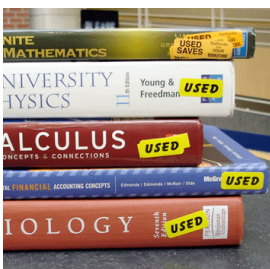
Your least expensive option may be to live at home and commute, although you may not live close enough to your school to do that.

4. *Choose the right meal plan.*

If you have a meal plan, make sure to use it. If you don't use it, you lose it.



5. *Don't buy new textbooks.*



Buy used or check to see if you can rent textbooks at your school. Then sell your books back online, to the bookstore, or to someone else. However, you will want to keep books that apply to you specific course of study.

Also look online for textbooks. You may find a better deal from an online retailer than from the school bookstore, or you may be able to download a less expensive electronic version to your computer or eReader.

6. *Earn money while in school.*

Get a part-time job, look into work-study employment, or consider becoming a Resident Advisor



(RA). Most schools pay their RAs and contribute to their room and board.

Too stressful to work and go to classes at the same time? Work during your summers off and use the money you earn for tuition, books, or other expenses.

Also look into cooperative education programs, which allow you to alternate between working full time and studying full time. This type of employment program is not based on financial need, and you can earn as much as \$7,000 per year.

7. *Explore all of your aid options.*

Apply for scholarships. Start looking early and apply every year you are in school.

Also check with your school's Financial Aid Office to see if merit-based aid is available. To qualify for merit-based aid, you may need to meet certain criteria. For example, you may need to excel in specific academic areas or certain sports. A great resource for finding grants and scholarships is www.fastweb.com.

8. *Be responsible with your student loans.*

Student loans are not free. You must pay back your student loans with interest.

If you have student loan money left over after you pay your school expenses, ask the school to return the funds to your lender. The less money you borrow now, the less money you must repay later.



And pay the interest now instead of deferring it. The earlier you pay interest on your student loans, the less money you will shell out in the long run.

9. *Graduate on time.*

Decide what you want to do with your life and what you want to major in before you go to school. By having a plan, you will avoid paying for classes that don't end up contributing toward your degree, and you'll be able to graduate on time.

10. *Take other cost-cutting measures.*

School is expensive. Consider taking these additional cost-cutting measures to better manage your budget while in school:



Avoid credit cards—Credit cards can often (and quickly) lead to unnecessary debt. If you do get a credit card, use it wisely.

Leave your car at home—Insurance, gas, parking, maintenance. Save money while you're in school and use public or campus transportation.

