



## Junior Year: Your Guide to Life Beyond High School

### 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. This guide can help you prepare.

#### Plan your career

Your junior year is when you should be coming closer to knowing what career field and type of college is right for you. It is okay if you're still undecided, but be sure to consider all of your options, and educate yourself on the possibilities.

Take a career assessment test now. A test like this asks you a series of questions that help identify your interests and skills and determines what careers are right for you. Visit your CCR Advisor about what career assessment tests are available to you. The results of a career assessment test usually contain a list of potential careers. It will be your job to learn more about these careers and figure out which is the right path for you. Then you can:

#### Choose a college

So...how do you decide which college will be best for you? Ask yourself the following questions:

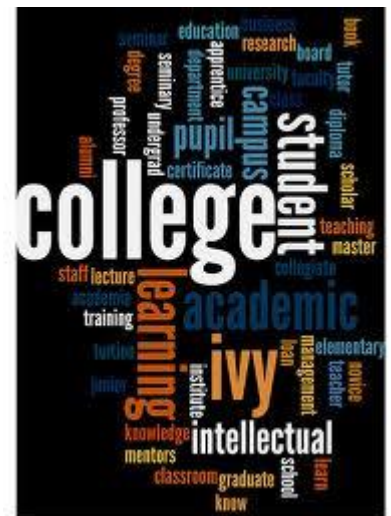
- What degree or type of education am I pursuing?
- Where do I want to live?
- Do I want to attend a large school or a small school?
- How much can I afford (don't forget most students qualify for aid)?
- Do I want to live on campus or off?
- Will this college help me find a job when I am done?
- What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

FBISD hosts college nights at two separate high school campuses every year – where more than 150 colleges and universities from all over the United States are in attendance. Many times your campus will host a mini-college fair with maybe 15-20 colleges attending your school during the school day. The National Association for College Admission Counseling also hosts college fairs all over the United States each year.



Whatever the case may be, you'll want to attend the fairs to gather as much information as you can to make narrowing your college choices down that much easier.

- See your CCR Advisor for information on the district college fairs. To find out more about the National college fairs, visit [www.nacacnet.org](http://www.nacacnet.org) and select "events/training."
- Have questions ready to ask at the fairs. Ask about deadlines, housing, programs, placements tests, or anything that interests you.
- Bring a small notebook and something to write with in order to take notes.
- Consider printing out labels with your name and address that you can stick on the college information cards that many reps will ask you to complete.
- Gather materials the colleges are giving out so you can refer back to them as you go over your notes.

### **Research the colleges that interest you**

Once you have a smaller list of potential colleges, do a little more in-depth research. Visit the college website and read the brochures. This will answer many of your questions.

Make a list of what you deem are the most important aspects of a college and then compare your list of colleges side-by-side to help narrow your list down.

### **Plan campus visits**

Nothing can give you a better feel for a campus than experiencing it first-hand. Check the college websites to see if they have individual guided tours available. Most colleges will have open house events where you get to tour the campus, visit classrooms, check out the dorms, attend a sporting event, and more. These often occur twice a year in both the fall and spring. Be sure to register for these events in advance and bring a parent with you.

## **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. Talk to your counselor or CCR Advisor about which test you should take, when the tests can be taken, and how much they cost. Make sure you check on your chosen college requirements to see what tests they may require for admission.

### **Preliminary SAT**

- This is a practice test for the SAT exam
- By taking the test, you might qualify for a National Merit scholarship.
- Results are sent to colleges and you might be added to their mailing lists

### **ACT**

- Focus is on English, math, reading, and science reasoning
- Perfect score is 36
- Register online at [www.actstudent.org](http://www.actstudent.org)

### **SAT**

- Measures critical thinking and problem-solving skills
- 3 sections: math, critical reading, and writing
- A perfect score is 2400
- Register online at [www.collegeboard.com](http://www.collegeboard.com)

### **Test Preparation**

- Free test preparation is available through [www.actstudent.org](http://www.actstudent.org) and [www.collegeboard.com](http://www.collegeboard.com).

- Visit your campus CCR website which has lots of information about test preparation and strategies.

## 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 January of your senior year in high school (but not before then).

**Scholarship** money can come from many different sources – the college you want to attend; the government; different public or private organizations (like church, club, or community agencies). If you begin your scholarship search now, you will find that there are many out there that you are eligible to apply for during your junior year.

**Grants** are a type of “gift aid” that does not need to be paid back. Eligibility for grants is usually based on your financial need for them and they are generally provided by the government or college you plan to attend. Many grant programs have deadlines. Be sure to complete your FAFSA as soon as possible after January 1 of your senior year (but not before then).

**Federal Work-study** is a need-based program that allows you to work part-time to help pay for college. This program differs from other jobs because the hours are usually flexible to ensure that you have enough time to study, and any money earned through federal work study is not used to determine eligibility for aid the following year.

**Student loans** are borrowed money, which you will have to repay with interest, even if you don’t finish college or can’t find a job afterwards. Be careful to only borrow the amount that you really need so that you don’t end up in debt right out of college.

### **FAFSA4caster**

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

- Provides estimates so you can compare costs of college
- 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 which you will need to complete the FAFSA

However you end up paying for college, don’t wait until the last minute. And don’t let financial need deter you from chasing your dream. Everyone can go to college; but everyone must plan in advance.

## Search for scholarships

There are many different scholarships out there to help supplement a family’s resources. Be sure to get with your campus CCR Advisor who will likely keep a list of current scholarships for you to look through.

**Start Early!** By starting your scholarship search early, you will have more time to get involve in new activities, pursue your interests, and improve your grades before graduation. There are several different scholarship search engines to help facilitate your search, and don’t forget to look for scholarships at the colleges you are seriously considering.



### **Scholarship Search Tips:**

- Start looking early. Don't wait until your senior year. Many have deadlines. Many have requirements you may not meet now, but that you could meet if you have time to plan.
- Look everywhere: Use all of your resources – online; your guidance counselor, teachers, and CCR Advisor; ask your parent if their employer offers scholarships check with local civic groups and organizations; check with your church;
- Keep track of requirements and deadline 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!

### **Beware of 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 PO 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.

## **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:

**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.

How to do this?

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

**Banking** - You probably understand that it's important to save money for your future. It's time for you to establish and account as a bank or credit union. Having a bank account:

- 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 sometimes even EARN your money, through interest.

Talk to your parents about opening an account now so there are no worries in another year or so when you go away to college. Both you and your parents will have confidence in your ability to manage your money while away at school by preparing in advance.