

# Grade 12



Introduction



Applying to College



Finding a Job



Financial Aid



Money Matters



Next Steps

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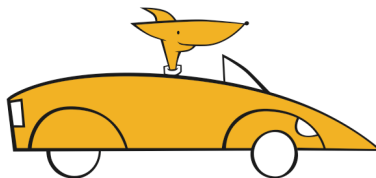
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## Roads to Success Overview



### Your Mission

The focus of Roads to Success in Grade 12 is clear: preparation for reaching your goals after high school.

### Your Grade

Roads to Success will be graded on a pass/fail basis, or will be counted toward a subject-area grade. To pass, you must:

- Complete in-class assignments.
- Abide by Roads to Success rules and procedures.
- Complete steps needed to enter college or find a job:
  - Personal essay
  - College application
  - Resume
  - Cover letter
  - Free Application for Federal Student Aid (FAFSA)
  - "Freshman Year" budget

Homework will not be given in most Roads to Success classes. However, students are expected to spend time outside of class researching colleges and careers, and creating the documents needed to find a job.

### Your Portfolio

The Portfolio section of your student handbook is your personal record of careers you explore, colleges you investigate, and tools you can use to look for jobs or apply to college. In Grade 12, you'll use your portfolio for job-related documents, like a resume and cover letter, and education-planning documents, like tracking college applications. Your completed portfolio is yours to take with you when you graduate from high school.

## Senior Scenarios

In the 12th grade, Roads to Success focuses on the specific steps you'll take to reach your career and education goals. Whether you're feeling panicked or purposeful, there are things you need to know to launch yourself into life after graduation. Below, you'll find descriptions of senior-year concerns. For each, find a lesson that addresses it, and write the lesson's name in the box to the right. (NOTE: if a concern is not addressed in the lessons, write a question mark.)

Concern	Roads to Success lesson that addresses this
I know exactly where I want to go to school, but I'm not sure what I need to do to apply. Help!	
I'm completely overwhelmed. I've heard about a few of the state colleges, but I've got no idea where I'd fit in. I'd rather not think about it right now.	
I can't wait to be out of school and getting a regular paycheck. How do I find a job that takes advantage of the skills I already have?	
How do I know if I'm ready for college?	
I'll be the first in my family to go to college. My parents are excited for me, but they say they have no money to pay for it. Now what?	
I can't wait to live on my own, and I'm wondering if I can afford it. I'll have to pay rent, buy food, maybe get a car. What else?	
How is college different from high school, and how will I manage all the work?	
I already have a solid plan for getting a job when I graduate. How can I make sure I succeed once I get there?	
I'm not sure what I want to do when I graduate. I'm excited about music and theater, but my parents want me to find something where I can "earn a living."	
Your scenario here:	
Your scenario here:	

## Grade 12 Lessons

	Introduction	Applying to College	Finding a Job	Financial Aid	Money Matters	Next Steps
<u>1</u>	<u>Introduction</u>	<u>Completing a College Application</u>	<u>Who Gets Jobs?</u>	<u>Financial Aid Options</u>	<u>"Freshman Year" Budget</u>	<u>Freshman Year Survival Guide</u>
<u>2</u>	<u>Are You Ready?</u>	<u>Essay-Writing I</u>	<u>Your Network</u>	<u>Scholarships I</u>	<u>Big Ticket Expenses (Housing &amp; Transportation)</u>	<u>Advice from the Experts</u>
<u>3</u>		<u>Essay-Writing II</u>	<u>Company Research I</u>	<u>Scholarships II</u>	<u>Health Insurance</u>	<u>Getting Ahead at Work</u>
<u>4</u>		<u>Essay-Writing III</u>	<u>Company Research II</u>	<u>FAFSA I</u>	<u>Budgeting Details</u>	
<u>5</u>		<u>Essay-Writing IV</u>	<u>Your Resume</u>	<u>FAFSA II</u>		
<u>6</u>		<u>Essay-Writing V</u>	<u>Cover Letters I</u>	<u>Comparing Financial Aid Packages</u>		
<u>7</u>			<u>Cover Letters II</u>			
<u>8</u>			<u>The Interview</u>			
<u>9</u>			<u>Follow-up</u>			



## Our Destination

Years ago, when you entered your first Roads to Success class, you were presented with a list of goals. That list is below.

Take a moment now to evaluate how well you've done on each item on the list. Circle the goal that's of greatest importance to you now, and answer the questions below.

We will figure out what we like and are good at. We will use this information to give us ideas about future jobs.	not at all	somewhat	very well
We will explore careers and find potential matches for every person in the class.	not at all	somewhat	very well
We will practice the kind of behavior that's desirable in the workplace.	not at all	somewhat	very well
We will set goals and make clear plans for reaching them.	not at all	somewhat	very well
We will make a step-by-step, year-by-year plan starting in middle school and ending two years after high school.	not at all	somewhat	very well
We will learn how to find and keep a job.	not at all	somewhat	very well
We will learn strategies for managing our own money.	not at all	somewhat	very well
We will all graduate from high school.	not at all	somewhat	very well

1. Why is this goal important to you?

2. What are three steps you can take during your senior year to help you reach this goal?

## Credit Check

How's your credit? (Not the purchases-with-plastic kind, the courses-completed kind.) Every school district has requirements to graduate from high school. Take a moment now to make sure you'll meet your school's requirements.

### DIRECTIONS:

1. In column 1, enter the credits required for graduation.
2. In column 2, enter the credits you've earned in each subject according to your transcript.
3. In column 3, enter the credits you'll earn this year if you pass all your subjects.
4. In column 4, find your total credits (Credits To-Date + Credits This Year).

Subject	1. Credits Required for Graduation	2. Credits To-Date	3. Credits This Year	4. My Total High School Credits
English				
Social Studies				
Math				
Science				
Health				
Arts				
Physical Education				
Second Language				
Other				

### REFLECTION:

1. Are you on track to graduate? You're in good shape if your total for each subject in column 4 is equal to or greater than the credits required for graduation in column 1.
2. If you're not on track, what courses are you missing?
3. When will you take those courses? See your school counselor for help.

## How is College Different from High School?

For each high school expectation, find the corresponding college expectation.

High School	College
Education is required and free.	
Students attend classes for a fixed period of time each day, about 30 hours per week.	
May be little or no homework.	
Few course selection options.	
Teachers or counselors may offer help to students who are falling behind.	
Extra credit may be offered for students who need to raise their grades.	
Some schools may require few out-of-class writing assignments.	
Frequent quizzes and tests, which usually cover small amounts of material.	
Homework is checked by the teacher.	
Reading assignments may be short, with material re-taught in class.	
Parents and teachers may assist with time management.	
Most assignments are short-term, for example, homework for the next day, or a test next week.	
Student is responsible for recalling information presented in class.	
Attendance is required.	
Classes usually have no more than 35 students.	

## Are You Ready for College?

You've completed 90% of your required education. Graduation is only nine months away! Are you ready for the next step? If not, there's still time to regroup. Here are a few questions to ask to see if you're ready for college and life on your own.

### Why and How

Do you have a purpose for going to college?

Do you have a plan for financing your education?

### Study Habits

Do you use a calendar or day planner to keep track of assignments and other important obligations?

Do you complete big school projects on time without prodding from an adult?

Is your writing free of errors and easy to understand?

Can you write a research paper?

Do you take notes in class and review them?

Do you keep up with class reading assignments?

### Independent living

Do you ask questions of adults in authority to get clarification and help when you need it?

Can you keep track of your finances?

Can you do your own laundry?

## What's My College Application Status?

The chart below lists the main components of the college application. For each one, check the box that describes your preparation.

Application Component	I'm all set – I know how to complete and send this component.	I'm a bit confused – I'm not quite sure what I need to do for this component.	I'm clueless – I definitely need more info about this component. Help!
Basic application (personal info, activities)			
Essay			
High school transcript			
Admission test scores (SAT, ACT)			
Letters of recommendation			
Interview			
Application fee			
Audition / Portfolio (music or art school)			

How do you feel about the college application process?  
Below, write what you're most concerned about.

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## Websites and Passwords

The following websites may be used to access multiple college applications. Use this sheet to record your user name and password for sites you use.

Type of Applications	Website	Your User Name & Password
<b>North Dakota</b>	RUReadyND.com	Account Name: _____ Password: _____
<b>Common Application</b> (300+ selective private schools)	www.commonapp.org	User Name: _____ Password: _____

## Essay Excerpt

Read this excerpt from a college essay and answer the questions below.

I was introduced to Wall Street when I was two. My parents and I had just arrived in New York from China to visit relatives. They took me to Wall Street and showed me the famous statue of the Charging Bull, a bronze giant ready to charge forward. They tried to get me to pull on his horns, which are supposed to be good luck, but I was a shy child, so all I would do is reach out and cautiously pat his nose.

A few years later, my family returned to New York, this time as new immigrants. I was nervous to move to the United States. I didn't want to leave my friends and settle in a foreign land. I didn't recognize that my parents were sacrificing much more than friends and familiar surroundings. They were giving up their homeland and their hard-won stable jobs, but they did it so that I could have better opportunities. "The schools are better in America," I heard them whisper to each other late at night.

Living in New York, my English improved quickly, while my parents' English lagged behind. While I flourished in school, my parents struggled. Instead of the office jobs that they had previously held, my father became a warehouse clerk and my mother went to work as a home health attendant. Although I didn't realize it at the time, it would have been much easier for my parents had we stayed in China. They would have kept their friends, they would have kept those office jobs, and they wouldn't have to face the difficulties of learning a new language.

Growing up in America, I was often jealous of my peers, those who lived in big houses and whose parents drove fancy cars. We lived in a small one-bedroom apartment and rode the subway for hours each day to get to work or school.

How would you describe the writer?

Underline the sentences that lead you to this conclusion.

## Sample Essays I

Read the following two essays. Underline the passages that reveal what the writer is really like – something you wouldn't know from his or her application.

### Essay #1

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There is a street in New York called Wall Street. It's very much a New York street: cars honk as they lurch and weave around each other, busy people race forward in thick streams along two strips of sidewalk, and food stands dot every other corner. Some of the stands hawk fragrant chicken halal sandwiches and others offer juicy kosher hot dogs and salted pretzels. But the real wonder of the street is in its soaring buildings that seem to hang from the sky.

I was introduced to Wall Street when I was two. My parents and I had just arrived in New York from China to visit relatives. They took me to Wall Street and showed me the famous statue of the charging bull, a bronze giant ready to charge forward. They tried to get me to pull on his horns, which are supposed to be good luck, but I was a shy child, so all I would do is reach out and cautiously pat his nose.

A few years later, my family returned to New York, this time as new immigrants. I was nervous to move to the United States. I didn't want to leave my friends and settle in a foreign land. I didn't recognize that my parents were sacrificing much more than friends and familiar surroundings. They were giving up their homeland and their hard-won stable jobs, but they did it so that I could have better opportunities. "The schools are better in America," I heard them whisper to each other late at night.

Now that we were living in New York, my English improved quickly, while my parents' English lagged behind. While I flourished in school, my parents struggled. Instead of the office jobs that they had previously held, my father became a warehouse clerk and my mother went to work as a home health attendant. Although I didn't realize it at the time, it would have been much easier for my parents had we stayed in China. They would have kept their friends, they would have kept those office jobs, and they wouldn't have to face the difficulties of learning a new language.

Growing up in America, I was often jealous of my peers, those who lived in big houses and whose parents drove fancy cars. We lived in a small one-bedroom apartment and rode the subway for hours each day to get to work or school. So while my middle school classmates dreamed of being firefighters and astronauts, I decided to work on Wall Street. I didn't really know what exactly it meant to work on Wall Street, but I saw characters on TV or real people on magazine covers who worked on Wall Street, and they always seem to have mansions in the Hamptons or Ferraris in the garage. I thought that if I made enough money, I could buy my parents a big house and a nice car. Then they wouldn't have to work anymore. They could retire and enjoy life.

As I entered high school, I felt I had a direction, a goal: I wanted to work on Wall Street and get rich. I joined Model UN and was delighted when I was assigned to the World Bank Committee — I saw it as an opportunity to hone my financial skills. We were supposed to debate about the food crisis in Africa and how to combat corruption within partner nations. As I researched and debated the issue, I began to realize what true poverty really was. It was where a piece of



bread meant a meal for a family of eight, where babies cried for days without food to comfort them, where children's skin hung slack off their bones, where the loss of a family member to war and strife was so common that tears no longer flowed. Yet here I was, in my own little world, wanting to get rich on Wall Street.

When I returned from the conference, Wall Street looked different to me. I saw cold concrete canyons, where workers walked with their backs hunched, their eyes to the ground as though they were carrying burdens that were almost too much for them to bear. Street-corner hawkers short-changed their customers, natives elbowed tourists out of their way, and the homeless slept on the subway platforms while the morning commuters hurried past. The giant skyscrapers no longer soared to the sky—they were obstacles blocking out the sun.

I spent the next several months trying to decide my next steps. I spoke to my parents and they smiled at my naïveté. They asked me to follow two rules: to do no evil and to be happy. I began to realize that my true passion lay with Model UN. I started to seriously consider how I could help others through similar work after college. I thought about the actual United Nations, where I would put the skills from Model UN to real use, to be able to help others and to solve the world's problems.

A few days ago, I walked to Wall Street again. The charging bull is still there. Once again, I rubbed his nose. But this time, I gave his horns a good, hard tug. Hopefully, good luck and guidance will follow.

## Essay #2

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As my high school career comes to a close, I reflect on my many accomplishments both in academics and in extracurricular activities. These achievements reveal my commitment to success and show that I am hard-working, ambitious, a team leader, optimistic, detail-oriented, imaginative, modest, a people person, and ready for all the challenges that lie ahead.

First, I have worked hard in school to maintain a 3.8 GPA. I did not shy away from challenging courses, including three AP classes. My high SAT scores also reflect my commitment to academic excellence.

I am also proud of my achievements in sports. I play volleyball and basketball and am captain of both teams. I give it my all in practice and in competition. I take my position as team leader very seriously because I am representing my team and my school and people look up to me. I have received many sports awards, too.

School clubs are another area in which I have excelled. I am very active in the Spanish Club, the Prom Committee, and the Recycling Club. I am also the chairperson of the Double-Blue Club, which takes an exceeding amount of time and energy.

In addition to these numerous commitments, I have also held a part-time job for the past two years at our local ice cream shop. This job taught me people skills and shows that I am reliable and responsible.

In college, I will continue to excel in academics and I will be active out of the classroom, too. It will be hard work, but life won't hand me success on a silver platter. I can achieve anything I set my mind to. I know that my accomplishments have prepared me for many of life's challenges.

## What Makes a Strong Essay?

All good college essays share common strengths. A good essay is

- **Focused:**  
Describes a single event or experience. Clearly answers the essay question.
- **Convincing:**  
Supports claims you make about yourself with specific, strong details.
- **Descriptive:**  
Provides several vivid details about the experience — makes readers feel like they're there.
- **Organized:**  
Starts with a strong opening; provides a clear purpose; clear, logical transitions; ends with strong conclusion.
- **Personal:**  
Shows clear, insightful thoughts and feelings; reflects personal strengths.
- **Easy to read:**  
The language is conversational and easy to read aloud; writing is clear.
- **Grammatically correct:**  
Does not contain grammatical, spelling, or punctuation errors.

## Sample Essay Questions

College applications tend to ask three types of questions:

### **Tell Us About Yourself**

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These questions ask about who you are, a significant experience, or how you've become the person you are today. Examples:

- Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you. (Common Application)
- Identify a person or an experience that has had a significant influence on the formation of your values.
- Life is a process that challenges us to respond, grow and change. Select an experience or event that has challenged you this past year and describe its impact on you.
- If we only had one space left in our freshman class, tell us why we should offer that space to you. Consider, for example, how your extracurricular activities in high school and in your community have shaped you, what you have learned from those experiences, and how you will use those experiences to contribute to the campus community.

**Strategy:** While this is a great way to reveal your personality, be sure to keep your essay focused on one or two qualities. Remember, you're telling about yourself, so keep the tone conversational.

### **Tell Us Why You Chose This College**

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These questions ask you to reflect on your choice of school or major. Examples:

- Describe what you expect from yourself as a student.
- Who or what influenced you to apply?

**Strategy:** Make a clear connection between your goals and what the school offers. Be sure you've researched the college carefully so your essay reflects the programs and opportunities that the school actually provides.

### **Tell Us What You Think About...**

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These questions ask you to reflect on something beyond yourself or the school, such as a national issue, a famous person, a work of literature, or a quotation. Or it may tap into your creativity. Examples:

- It has been said that high school is "four years of being misunderstood." What do you think?
- Respond to the statement, "We do not read great books, they read us."
- We are a global community. Choose a national or international issue and describe its importance to you.
- Describe a character in fiction, a historical figure, or a creative work (as in art, music, science, etc.) that has had an influence on you, and explain that influence.

**Strategy:** Your essay should reflect your creativity and the breadth of your knowledge. Be sure your essay is well informed and honest — it should reflect your views. Don't be afraid to be creative, but use common sense.

*Based on information from "The College Application Essay" by Sarah Myers McGinty.*

## Sample Essays II

**Directions:** Read the essay you've been assigned, then answer the questions.

### Essay #1

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The legendary Sam Cooke once sang, "It's been a long time comin', but I know a change is gonna come," and he was exactly right. Last year at this time, I was strapping on shoulder pads under my dirt-and-bloodstained jersey and lacing up my metal spiked cleats. I was springing forward at the sound of "hike," wrapping 200-pound guys around the waist and slamming them to the ground. It was football season, and like every fall for as long as I could remember, I was looking for quarterbacks to crush.

But this year, things are different. Instead of shoulder pads, I am wearing padded shoulders. Instead of the bloodstained jersey, I am wearing a sparkling silver full-length dress. Instead of cleats, my shoes are size 14 sling-back high heels that match my dress. I've got a wig full of blonde curls and I'm practicing my curtsy. "What happened?" you might ask. The answer is simple. It was time for a change. After nine years of being one of the most feared middle linebackers in Pennsylvania, I decided to hang up my cleats and sign up for the school play.

I was always known as an athlete, but over the years I also built a reputation as a charismatic, outgoing individual — the type of kid who would be a natural on stage. The theater director kept asking me to sign up for the fall play. I kept resisting; fall was for football. I thought she would give up, but I was mistaken. During baseball season last spring, she turned up the heat: every game, in between every inning, she kept prying until eventually I cracked and agreed to do it.

She said I would play Joe. E. Brown, a movie star from the 40s, in a comedy called "Shakespeare in Hollywood." I thought, "All right, maybe this won't be so bad. At least I have a cool part." Little did I know that in this play, Joe E. Brown is forced to dress in drag. When I found this out, I reconsidered my decision. "Dress as a woman in front of hundreds of people? That would kill my reputation, I can't do that." But, as rehearsals went on, I started to realize something. People weren't looking at me saying, "Wow, he's dressed as a girl. What a loser." They were looking at me saying, "Wow, he has the courage to dress up as a girl on stage in front of everyone."

At first, I doubted my decision to give up football for acting, but it turned out to be one of the best decisions I've ever made, and one of the most rewarding experiences of my life. The football team went on to have a miserable 1-5 season while I made new friends and found a new appreciation for the theater. I received more praise and admiration for the play than I did for any football game I played in my nine-year career.

The great John F. Kennedy once said, "There are three things which are real: God, human folly, and laughter. The first two are beyond our comprehension, so we must do what we can with the third." I have taken JFK's advice, and used laughter as my medium towards happiness. I just hope I never have to walk in high heels again.

What is this essay about?

Place a check next to the paragraphs that support this theme or topic.

Describe the writer in your own words. What personal qualities can you infer about the writer from this essay?

## Essay #2

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My eighth-grade math teacher, Mrs. Natalie Sezbenski, has been one of the greatest influences in my life. She has changed me in ways she'll never know. Because of her, I know I'm not a nobody. However, four years ago when I first stepped into Riley Middle School, I thought I was. Before that, I lived in a part of Kentucky where everything revolved around basketball and cheerleading. Although I had nearly all A's, I was always told about the things that I didn't do: I didn't play ball and I didn't cheer.

When I moved to a new school in West Virginia, I had no idea what to expect. I certainly wasn't expecting Mrs. Sezbenski. The first thing she taught me was not math. It was that I was worth something. When I was finally brave enough to ask a question, she took me seriously. She showed me that not asking questions when I'm confused would get me nowhere. I had to take nine weeks of an AP math class, which was basically a logics class. It was awful! Not only was it difficult, there were many problems for which there was no concrete answer. You had to support your opinion with your work. I was amazed that she cared about what I said. She listened to my opinions even if they were off the mark.

After she got me to speak up, she began to teach me math. The math curriculum was different at Riley than at my former school. All types of math were combined with geometry and I had never seen geometry before. I was behind, so she helped me by staying after school and coming in early to tutor me. After the first nine weeks, I still didn't understand math very well, but I was doing better. She didn't give up on me when most other people would have. She was determined that I would succeed, and made me feel the same way.

Mrs. Sezbenski also helped me develop a sense of perspective. As an eighth-grader, if I got a bad grade, it seemed like the end of the world. Mrs. Sezbenski helped me to stop turning everything into an "issue." When I got frustrated, she would calm me down and explain each error. She told me that she couldn't help me if I was so uptight about everything. When things didn't go just right, she would help me understand what I did wrong so I could do better next time. She really helped me see that not everything is a cataclysmic event.

Mrs. Sezbenski was the most influential teacher I've had, although she didn't mean to be. She didn't intend to show me that I could act like myself with my friends. She never meant to teach me not to get embarrassed when I answered incorrectly or said something silly. She never realized that she helped raise my self-confidence to a new level. She won't know all the ways she helped me, but because of her I finally feel that I can be myself.

Mrs. Natalie Sezbenski was a real teacher, and I am absolutely a better person for having known her.

What is this essay about?

Place a check next to the paragraphs that support this theme or topic.

Describe the writer in your own words. What personal qualities can you infer about the writer from this essay?



## Essay #3

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I wasn't exactly raised with a "silver spoon" in my mouth. All my life I had to struggle to get what I needed. I went from living with a drug-addicted mother to being thrown into foster care for seven years, where I had to fend for myself. While other children were out playing on the playground, I was stuck at home taking care of my younger siblings. I was worrying where our next meal was going to come from and how long my mother would be gone this time before she remembered that she had kids at home. Every night as I put my little brothers and sisters to sleep, I prayed and promised myself I would grow up to be someone better.

My mother became a cocaine addict when I was just 10 years old. Her addiction grew to the point where she cared little about my three younger siblings, leaving me to take care of them. So I became the mother of the house. While my mother was passed out in her room, I would get my siblings up, dress them, feed them and take them to school. Every day, I had to ask the neighbors if they had money we could borrow to buy food with. They knew we couldn't pay them back, but most of them helped us out of kindness. On days I couldn't get money for food from the neighbors, I would go to the supermarket and pack bags all day or run errands for people in the area for a dollar or two. The kids became my one and only concern. They became dependent solely on me and I was determined not to fail them.

When I was 12 years old, the Administration for Children's Services took me and my little brothers and sisters away. I was happy because it felt good to be away from my mother. I thought I would finally be released from her grip and be able to live my life, or so I thought.

Going through foster care wasn't exactly a walk in the park, either. I've been in and out of nine homes over the years. I've dealt with serious depression, feeling like my life was cursed and I would never be happy. My grades fluctuated between the semesters, depending on which home I was living in. But with the support of my friends and school, I'm back on track, determined to improve my future and eventually go to college.

Life is full of lessons, and my lesson has been to never give up or lose hope. Growing up with a drug-addicted mother and going in and out of foster care taught me to fight for what I want and that with hard work and dedication anything is possible. No matter what I'm going through, I still try to have an optimistic attitude about my life. I know that one day I will be successful and show my younger siblings that even though you had a hard life, you can still succeed and make a future for yourself.

What is this essay about?

Place a check next to the paragraphs that support this theme or topic.

Describe the writer in your own words. What personal qualities can you infer about the writer from this essay?

## All About Me

**Directions:** For the next five minutes, fill this sheet with statements about yourself — your personality, your beliefs, your goals, your experiences, your proudest accomplishments. Write anything down as it comes to mind.

- What words describe you best?
- What people, events, or places help define you?
- What are you most proud of?
- What are the places you've been, and places you dream of going?
- What are the daydreams and concerns that keep you up at night?
- Which moments or events from your life are so vivid it's like they happened yesterday?

Don't worry about your audience, or about spelling, grammar, or neatness. The only rules are to dig deep and to be honest!

## My Main Strengths

First, look through the list of qualities below and check the three to five that describe you best. Feel free to add to the list. Next, under “evidence,” list at least two examples from your life that reflect each quality you checked. Be as specific as possible. When you’re done, choose the one or two qualities you feel are your strongest, and that you could highlight in your essay.

QUALITY	MY TOP QUALITIES (check 3-5)	EVIDENCE (How do you show this quality through your actions, your achievements, your relationships, and in your day-to-day life?)
<b>Ambitious</b>		
<b>Caring, compassionate</b>		
<b>Curious, questioning</b>		
<b>Confident</b>		
<b>Courageous, risk-taker</b>		
<b>Creative, innovative</b>		
<b>Diligent, persistent</b>		
<b>Enthusiastic</b>		
<b>Fair, principled</b>		

QUALITY	MY TOP QUALITIES (check 3-5)	EVIDENCE (How do you show this quality through your actions, your achievements, your relationships, and in your day-to-day life?)
Good-natured, sense of humor		
Honest, genuine		
Introspective, self-aware		
Leader, consensus-builder		
Mature, responsible		
Motivated, takes initiative		
Open-minded, tolerant		
Optimistic		
Organized, disciplined		

## Homework: My Character Snapshot

Which personal qualities do you want to highlight in your essay?

---

Before next week, try to think of a single event or experience that reflects these qualities. If you're stuck, think about a time or specific way that you were influenced by:

- Your family, ancestors, or heritage
- Your pastimes or favorite activities
- Significant people outside your family
- Travel to different places or exposure to different people
- Your strongest beliefs or values
- A difficult or challenging event
- Criticism or failure
- Your dreams for the future
- A piece of literature or art

## My Story, My Essay Topic

Main Idea: I am  
(list the qualities you want to highlight in your essay).

Describe a single event or experience that reflects these qualities. This is your “story” that you’ll share in your essay. It could be something that happened to you one day, over a summer, during a semester, or throughout your life — as long as the story is focused. **(Note: it’s OK to summarize in a couple of sentences here. You’ll be adding details later.)**

If you’re stuck, think about a time or specific way that you were influenced by:

- Your family, ancestors, or heritage
- Your pastimes or favorite activities
- Significant people outside your family
- Travel to different places or exposure to different people
- Your strongest beliefs or values
- A difficult or challenging event
- Criticism or failure
- Your dreams for the future
- A piece of literature or art

## Story Facts

Use this form to write down the basic facts about your event or experience.

### **WHAT**

(What happened?)

### **WHO**

(Who are the important people in the story? Was there someone you learned from, someone you affected, or someone who reacted in a different way? What was your relationship with them?)

### **WHEN**

(When did this take place? Over how much time? How old were you? If it's significant, what was the season? What else was happening then?)

### **WHERE**

(Where did it take place? What was important about this setting?)

### **HOW**

(How did the experience happen?)

### **WHY**

(Why was this experience important to you?)



## Story Details

Close your eyes for a minute and imagine yourself in the story you will write for your essay. Describe the experience using your different senses.

### SIGHTS

### SOUNDS

### SMELL

### TASTE

### TOUCH

### EMOTIONS

## Story Feedback

Listen to or read your partner's story carefully. Write down the words and phrases that are most compelling and descriptive. Which part of the story makes you feel like you're there?

After you've listened to or read the story, write any questions you still have about the experience. What facts or details would help the reader understand this story?

Finally, write a few words to describe the writer, based on the story.

## Sample Essays III

Read the essay you've been assigned. Then circle the main idea, or the claim that the writer is making about himself or herself. Next, underline the evidence that supports this claim. If you have time, read another essay.

### Essay #1

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I grew up watching my mother struggle to raise a family alone, providing for three children with one income. My mom was always working, so she didn't have a lot of time to concentrate on my progress at school. Sometimes I would get angry at her when she was too exhausted to attend parent teacher conferences. I blamed her for my grades, too. After all, nobody punished me for bringing home a bad report card, so I didn't put effort into my classes or to push myself to do better. I was just the student who showed up to class but didn't bother to participate or hand in homework. I would always go home not expecting anyone to bother with me and just watch TV all night.

Then at the beginning of junior year, I started to feel ashamed of myself. I noticed that most of my friends were honor students, happy to see 90s and 80s on their report card. I was the outcast of the group, because I had the easy classes and was barely passing them. I knew I needed to change my outlook on school, because not caring wouldn't get me anywhere. Watching "Family Guy" instead of doing homework wouldn't help me pass any classes.

I wanted to change my ways, but I didn't at first. Then one day I found my mother crying because she didn't have enough money to pay bills. She whispered to me, "Be smart about the decisions you make in life." I giggled, but inside I wanted to lie down and cry with her. I realized that a change had to come from within me. I couldn't just sit there waiting for a better report card to arrive. I had to take responsibility for my actions. If I didn't, one day I could just end up like my mother, working very hard and just barely getting by.

I have learned from her mistakes. She was pregnant at the age of 19 and couldn't attend college because she had to take care of us. I want the opportunity to attend college and make a path for myself so I can be successful in the future. Since it took me so long to get myself together, I had to catch up fast. I started attending Saturday school and I grabbed any opportunities that would help me improve. For once, I started to see my grades improve.

Now, looking at my grades, I see 80s and above and it makes me proud. I know I am finally living up to my potential. I know I can be successful at anything I strive for as long as I put my mind to it.

## Essay #2

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“Olé! Planta Tacón! Ría Ría Pita!” This is what the Spanish say when they saw Flamenco dancers dancing in the streets of southern Spain, clapping these beautiful little castanets in the air and stomping until tomorrow, in big red polka dot dresses, gold lined capes and red velvet vests. I just made up the “Ría, Ría, Pita,” but it’s how my flamenco teachers would describe what castanets sound like.

In 2002, I moved to New York City with my aunt, Veronica, who has been like my mom. Veronica is a professional dancer. She wanted me to do something after school, so she enrolled me in dance class at the Ballet Hispanico School of Dance, where she began her training long ago. Destroying the floor with three-inch heeled boots with nails on the bottom doesn’t really sound like a little kid’s ultimate dream until he or she actually tries it.

When my aunt told me I was to take dance classes, at first I completely refused. But since I lived with her, I really had no choice. As if it couldn’t get any worse, my aunt was my flamenco teacher. Of course, I was the only boy and I didn’t feel comfortable at all. Imagine a sixth grader with a white T-shirt, black sweat pants, and a pair of ugly hand-me-down boots my aunt had found in the basement. I will never forget those smelly boots made of ugly creased leather. The heels were two inches high and didn’t even have nails. Where’s the fun in that?

I really wasn’t happy in my class until we started working on our dance for the recital. My aunt told us the name of our dance, “El Paso Doble!” What a powerful name. When I heard the music, I instantly connected to its beat. The posture of the dance was upright, strong, and prideful. I felt the pride and power in my body and that’s the way I danced it. As the recital neared, I was becoming more anxious. I had never felt so excited to do anything in my life, I just wanted to scream for no apparent reason because I had so much “stuff” I wanted to let out. I didn’t know what that “stuff” was. All I knew was that on the day of the recital, I would let something out that would flip my world upside down.

When I woke up the morning of the recital, I thought, “It’s finally here!” I got up early on Saturday and walked downtown to the high school where the recital was held. The only thing I could think of was, “This is real, this is me. I’m exactly where I’m supposed to be now.” The recital began and our class was the third to last. As the other groups danced, I rehearsed my steps: walk, walk, planta, tacon, right, left, and repeat.

The time arrived. My heart was beating so hard and my stomach felt empty, but the show had to go on. As we walked on stage, I started to feel this unknown feeling: flight, freedom. It was a roller coaster ride, twisting and turning. I wanted to scream again. At that point I knew what that “stuff” was — it was contentment, joy, glee. It was a feeling I wanted to carry with me for the rest of my life. When we finished, the crowd cheered and applauded and those feelings elevated to the 10th power. The crowd’s reaction made me feel comfortable and happy. It was bliss.

What I found in flamenco was a relief, an escape from my issues, my life, and the problems I face in the world. It gave me power, something as a sixth grader I had never felt before. It gave me a way to express myself as a person and taught me to use my energy and tension and put it into something powerful and passionate. It showed me how to use my excess energy to make myself and others happy. Flamenco gave me something to look forward to every week. Now, seven years into flamenco, I've been to Spain to study the amazing culture and art behind this art form. Dancing flamenco is one of my passions and I will never stop.

### Essay #3

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"Life is what you make it." I must have heard my parents say this a million times. But somewhere along the way, I realized the true meaning and power of these words. In my rural community with limited opportunities and resources, it means sometimes you have to make something out of nothing to succeed. It means having the determination to succeed no matter what obstacles are thrown your way.

This determination is what drives my family's business. In our small town, local businesses open, close, and change hands frequently. But my family has owned and operated the White Horse Restaurant and Lounge since 1928. Growing up, I've seen first-hand the hard work and commitment this takes. And it is truly a family effort. For as long as I can remember, I have been a part of the business, helping my older cousins sort silverware on Saturday nights, cleaning in the mornings, organizing shelves, and eventually helping tend bar, act as hostess, prepare, cook, serve as waitress, and help with the paperwork. My parents and grandparents have inspired me, working 16-hour days for little to no pay, just to keep the business running and to support us.

I've taken this same determination onto the athletic field. Just shy of 5'2" with the coordination of a young giraffe, sports never came easy. During little league softball I was sentenced to the outfield. But I loved the game and stuck with it. Finally, after nine years of playing, I was named the most improved player on our varsity team last spring. Despite my height, I've also played volleyball since seventh grade. I've worked hard, year round, playing during regular season on a club team and in summer leagues. Last year, as a junior, I was honored as a first team all-star and am currently considered the top setter in the Lackawanna League.

To me, determination means learning a business from the ground up. It means sticking with a sport despite an apparent lack of athletic talent. It means knowing that hard work will eventually pay off. As my parents say, "Life is what you make it."

## Ten Tips for Well-Written Essays

### A well-written essay...

- Starts strong: Grabs the reader at the beginning of the essay.
- States its purpose: Clearly states the main topic or claim early in the essay.
- Backs up its claim: Provides strong, specific evidence to support the claim in the body of the essay.
- Keeps to the point: Focuses on the main topic without extraneous or irrelevant information.
- Flows: Makes clear transitions between each paragraph.
- Ends strong: Ties it all together in the conclusion by summarizing the main point and showing its relevance — how the experience connects to your personal strengths, goals, or selected major.

### More writing tips:

- Keep the tone conversational, but be respectful of your reader. Use slang sparingly and carefully — and never use foul language.
- Show your sense of humor, but don't be wacky or silly. Remember, you want to come across as thoughtful and mature.
- Avoid clichés ("live one day at a time"), overused phrases ("I want to give back to my community"), or weak words ("really," "special").
- Don't plagiarize, or try to pass off someone's words as your own. If you use a quotation, name the speaker. For example, you wouldn't say, "I realized that day that to err is human, to forgive divine," without crediting the source (Alexander Pope).

## Essay Evaluation

Thank you for taking the time to read my essay. As you read through it, please consider the criteria in the left-hand column. Next to each, circle the score that best describes the essay. If you have specific comments, write them in the last column, or use the back of this page.

CRITERIA A good essay is:	QUALITY: How well did this essay do this?				COMMENTS
	4 Very well	3 Fairly well	2 Somewhat	1 Not at all	
<b>Focused</b>	Describes a single event or experience. Clearly answers the essay question.	Focuses mostly on single event, strays some; needs clearer link to question.	Focus isn't clear; needs better link to question.	Covers too much information and/or does not answer question.	
<b>Convincing</b>	Supports claims with specific, strong details.	Some evidence provided, but not very specific.	Little evidence provided; evidence is weak or vague.	Claims not supported by any evidence.	
<b>Descriptive</b>	Provides several vivid details; readers feel like they're there.	Some good details are provided.	Few details provided; may be vague or unclear.	No details provided.	
<b>Organized</b>	Opening grabs reader; purpose is clear; transitions are logical; ends with strong conclusion.	Opening does not grab reader; needs better transitions; ending not clear.	Purpose is unclear; weak transitions; ending does not provide a logical conclusion.	Purpose is unclear; no transitions between thoughts; ends without clear, logical conclusion.	
<b>Personal</b>	Shows clear, insightful thoughts and feelings; reflects personal strengths.	Shows some personal perspective and strengths, but not very revealing.	Shows minor or trivial personal reaction; little or weak reference to personal strengths.	No personal insight; perspective is vague or a cliché; does not reflect personal strengths.	
<b>Easy to read</b>	Language is conversational, easy to read aloud; writing is clear.	Language could be clearer; a few phrases are too formal or informal.	Much of the language is unclear; too formal or informal.	Most language is too formal <u>or</u> inappropriate use of slang; several phrases unclear.	
<b>Grammatically correct</b>	Does not contain grammatical, spelling, or punctuation errors.	Few errors of spelling, grammar, or punctuation.	Several distracting errors.	Many errors, making it difficult to read.	

## Sample Essay (First Draft)

Carefully review this essay for errors in spelling, grammar, and punctuation. Circle any mistakes and write the correction in the space above.

I have wanted to be teacher since I fell in love with Miss Cailor in second grade. In first grade, reading had been a struggle, the advetures of Dick and Jane hardly seemed worth the effort. But in second grade, Miss Cailor helped me make sense of all those letters. Before long, I was off and running, brimming with the giddy self-confidence of a brand new reader. It wasn't just the books she brought to life. We learned number facts by paying a variation of Bingo, with treats as the reward for a job well done. We learned to knit on simple looms. for Christmas that year, I gave everybody scarves, stretched to there maximum length so I could finish faster. Suddenly, I felt competent and eager to learn everything. It was like Miss Cailor has unlocked the doors to a magical kingdom.

At age seven, I new what I wanted to be when I grew up. In high school, I joined future teachers of America as soon as I could. When our next-door nieghbor approached me about tutoring her sons in reading the summer after my sophomore year, I volunteered. They were in second and third grade, already fantastic athletes, though less successful in school. They reported dutifully to my mothers kitchen every weekday, bringing the smell of the playground indoors, and probably wishing they could be elsewhere. I'd grown up with sisters, and dusty little boys were like alians to me. They struggled through easy-reader classics like like "Billy Brown the Baby Sitter," and I wondered what I could do to unlock the magic of books.

That is how we came to make a pilgrimage to the Cleveland Public Library, a 45-minute bus ride from our small suburban town. Cleveland might as well have been a foreign country. My family ventured downtown once a year to visit Santa Claus and took in the Christmas lights. Id been on the bus exactly twice, and both times my dad had been waiting for me on the other end. My sense of direction was non-existent, I was shy about asking strangers for help. I was terrified to make the trip, especially with two little boys in tow. But, for me, the "big" library beckoned like Emerald City, full of undiscovered tresures.

On the day of the trip. As the three of us walked the tow long blocks to the bus stop, my head was bursting with questions: What if we missed the bus? What if we got on the wrong bus? What if we got off at the wrong stop. What if the boys escaped my grasp, and I had to tell they're mother they were missing?

The bus arrived at the scheduled time — a miracle! — in a whoosh of air brakes and a plume of exhaust. And then we were walking up the steps, coins tinkling in the fare box. We settled into our seats. The bus past houses much fancier than hour own, and we waited for reassuring glimpses of Lake Eerie through the trees.

By the time we reached the library, most of my anxiety was gone. The boys raced me up the impressive marble steps and flung open the heavy doors, and we entered a brand new world. Its a feeling that sticks with me, even now.

That summer, I learned how little I knew about teaching reading, and how eager I was to learn more. I was already intrepid in my pursuit of this mission, and one step closer to being the inspiring teacher I want to be!!!



## Proof-reading Checklist

Check your spelling and grammar carefully. Use the spell-check and grammar-check on your word processing program, but remember this won't catch every error.

Use a printed copy to proof-read. It's easier to proof-read a printed copy than catch errors on a computer screen.

Read your essay aloud to yourself. If it doesn't sound right, check your grammar. If it doesn't flow, you may need transitions.

Check for proper capitalization.

- First word of a sentence
- Names of people and places (e.g., Future Farmers of America, Cornell University)

Make sure subjects and verbs agree.

- Jon runs home every night after work.
- We run home every night after work.

Make sure subjects and possessive pronouns agree.

- Loren will finish her essay.
- The students will finish their essays.

Use plurals and possessives correctly.

- Dogs (more than one dog)
- Dog's leash (the leash of one dog)
- Dogs' leashes (the leashes of many dogs)

Use the following words correctly. (Spell-check won't help you!)

- There (a place) Please put your essay over there.
- Their (possessive) The students finished their essays.
- They're (they are) They're writing the best essays ever written.
- It's (it is) It's almost time for the bell to ring.
- Its (possessive) The dog chased its tail.
- To (a preposition) Send your application to URI.
- Too (also) He's applying there, too.
- Two (the number) Two people from my high school will attend Freshman Orientation next week.

Use punctuation to show where your sentences start and end.

- Wrong: Read each sentence aloud if you think you should stop use a period if you think you should pause use a comma.
- Right: Read each sentence aloud. If you think you should stop, use a period. If you think you should pause, use a comma.

Avoid sentence fragments.

- Wrong: Seemed like a bad omen.
- Right: The impending thunderstorm seemed like a bad omen.

## Essay Evaluation

Thank you for taking the time to read my essay. As you read through it, please consider the criteria in the left-hand column. Next to each, circle the score that best describes the essay. If you have specific comments, write them in the last column, or use the back of this page.

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<b>Grammatically correct</b>	Does not contain grammatical, spelling, or punctuation errors.	Few errors of spelling, grammar, or punctuation.	Several distracting errors.	Many errors, making it difficult to read.	

## Job Hunting 101

1. Here are five common job hunting methods. Rank them in order of most effective to least. Write “1” beside the top-ranked method, a “2” beside the next-best method, and so on down to a “5” beside the lowest-ranked method.

Answering ads in the newspaper

Posting to online job sites

Calling companies in the phone book to find out who’s hiring

Asking friends, family, and professionals for job leads

Sending resumes to all companies in your field, whether they’re hiring or not

2. Choose your top-ranked job hunting method and explain why you think it would work.

3. Choose your lowest-ranked job hunting method and explain why you think it would not work.

## Job Hunting Techniques Pros & Cons Chart

Record the names of the two techniques you were assigned in the first column. Then think about each job hunting technique, and list the pros and cons of each.

Job Hunting Technique	Pros	Cons
Job Hunting Technique	Pros	Cons

## My Job Goal

1. Successful job hunts begin with a focused goal. Having a clear goal makes it possible for people to help you. Put a check beside each goal that has a focus.

JOE: To find a job as soon as possible

MARCUS: To learn everything I can about the restaurant business

SARABETH: To spend every waking minute with animals

CHRIS: To work during the day so I can take care of my siblings after school

JENNA: To make at least \$500 a week

2. Choose one of the job seekers above and suggest where he or she might look for work

Example: Sarabeth could look for a job at a veterinarian's office or at a local nature center.

Name of student:

Places to look for work:

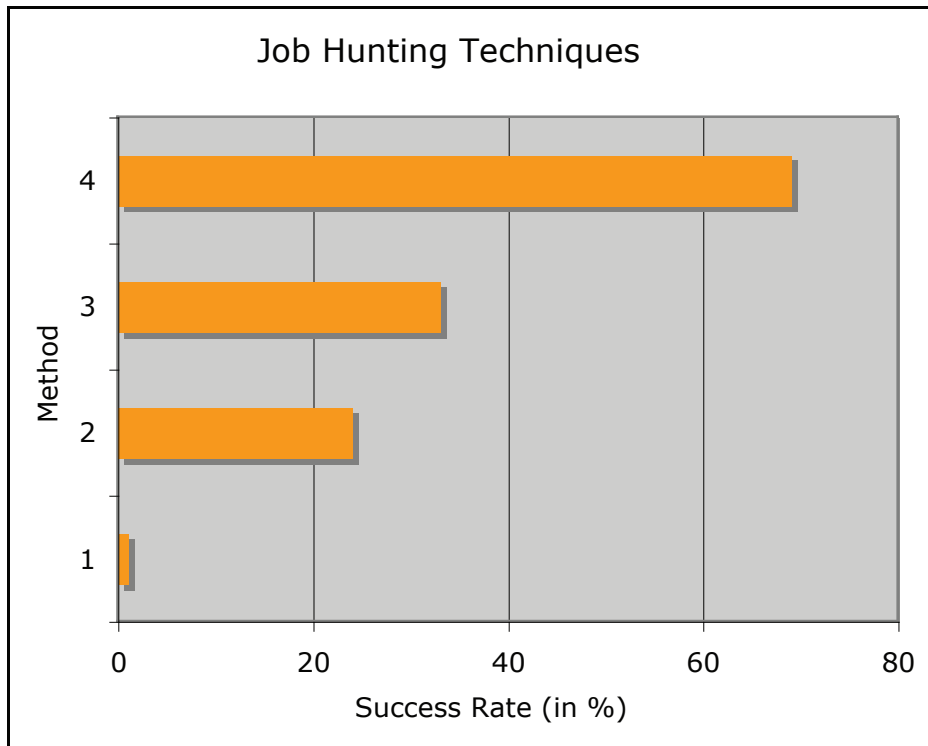
- 
- 
- 

3. Now write your own goal, and describe where you might look for work. (NOTE: If you'll be attending college next year, your goal may describe a summer job or a job you hope to get after college.)

My goal:

Places to look for work:

- 
- 
-



The experts say some job hunting techniques work better than others. Can you pair each method listed below with its success rate?\* Beside the description of each job hunting technique, write the corresponding number (1, 2, 3, or 4) from the graph.

**COLD-CALLING:** Use Yellow Pages (from phone company or online) to identify companies who might need your services, then call them to find out if they're hiring.

**INTERNET:** Posting jobs and responding to jobs listed on the Internet.

**NETWORKING:** Asking friends, family, and professional contacts for job leads.

**NEWSPAPER ADS:** Answering local newspaper ads.

Which method listed above would you find most difficult?

Why?

Statistics from Richard Bolles' "The 14 Ways to Find a Job": [http://www.jobhuntersbible.com/articles/article.php?art\\_item=024](http://www.jobhuntersbible.com/articles/article.php?art_item=024), Copyright Richard N. Bolles, 1996-2008.

## Who's in Your Network?

Next to each category, write the names of people in your network.

### 1. People You Know Well

<ul style="list-style-type: none"><li>• Friends</li></ul>	<ul style="list-style-type: none"><li>• Family</li></ul>
<ul style="list-style-type: none"><li>• Neighbors</li></ul>	<ul style="list-style-type: none"><li>• Teammates or club members</li></ul>

## 1. People You Know Well

<ul style="list-style-type: none"><li>• Teachers</li></ul>	<ul style="list-style-type: none"><li>• Coaches or youth group leaders</li></ul>
<ul style="list-style-type: none"><li>• People from religious organizations</li></ul>	<ul style="list-style-type: none"><li>• Coworkers</li></ul>



## 2. People You See Occasionally

<ul style="list-style-type: none"><li>• Doctor, dentist, eye doctor, orthodontist</li></ul>	<ul style="list-style-type: none"><li>• Car mechanic</li></ul>
<ul style="list-style-type: none"><li>• Bank teller</li></ul>	<ul style="list-style-type: none"><li>• Librarian</li></ul>
<ul style="list-style-type: none"><li>• Vet</li></ul>	<ul style="list-style-type: none"><li>• Other</li></ul>

## Script for Calling Contacts and Referrals

Practice making calls to contacts using this script.

### Introduction:

My name is \_\_\_\_\_ (your name). I was wondering if \_\_\_\_\_ (name of person you're calling) is available.

(Remind them of the relationship if you think they won't remember you, for example, "Joe Smith's daughter," or "I was on your son's Little League baseball team.")

I'm looking for work \_\_\_\_\_ (when), and thought you may be able to help me.

Is this a good time to talk? I'm interested in \_\_\_\_\_ (kind of work).

Do you have any ideas about who might be hiring, or who might know someone who is hiring?

### [follow up if you get a referral]

Thank you so much. I'll give \_\_\_\_\_ a call in the next few days. Would you prefer to alert him to my call, or is it OK for me to call him directly? [Ask for the phone number and/or e-mail address.]

### [follow up if you don't get a referral]

Thanks so much for your time. If you hear of anything, please be sure and let me know.

[Give contact info – phone and e-mail – if needed. Be sure your outgoing phone message is work-appropriate.]

## Networking Log

Your job search begins with your personal network. Tell everyone you know (and everybody they know) that you're looking for a job. Use this page to keep track of the information you gather — **one page per contact.**

### Contact Information

Contact Name	
Date Called	
Employer Name	
Address	
Phone	
E-mail	
Fax	
Appointment Date/Time?	
Follow-Up	

### New Contacts

Did this contact give you referrals? List them below.	
Name	Name
Position	Position
Employer	Employer
Phone	Phone
E-mail	E-mail
Fax	Fax
Other	Other

ADAPTED FROM: Creative Job Search Guide, © 1994 - 2009 by Minnesota Department of Employment and Economic Development: [http://www.positivelyminnesota.com/JobSeekers/Creative\\_Job\\_Search\\_Guide/index.aspx](http://www.positivelyminnesota.com/JobSeekers/Creative_Job_Search_Guide/index.aspx)

## Networking Call Evaluation

Congratulations on making your first job hunting call! How did it go? Check the box that best describes your experience, and then answer the questions below.

Very comfortable

Sort of comfortable

Uncomfortable

Worst thing I ever had to do

Didn't make the call

1. What did you learn about making networking calls from this experience?

2. What do you think is the next step in your job hunt?

## Who's Hiring?

Use a search engine like Google to find places you might be interested in working. Be sure to include keywords that describe what type of work you're looking for (examples: summer camp, clothing store, restaurant) and the area where you're looking for work (examples: Bronx, Fargo ND, Bismarck ND).

### **What?**

Keywords (describe type of work):

### **Where?**

Keywords (city, state, or area in which you want to work):

**Based on your Internet search, list five companies where you might be interested in working.**

- 1.
- 2.
- 3.
- 4.
- 5.

## Research Questionnaire

Choose a company to research. Use the company's website to answer the following questions.

Name of company:

### **PART 1 (GET THIS INFO BEFORE A COLD CALL.)**

1. What is the website address?
  
  
  
  
  
  
  
  
  
  
2. Why are you interested in working here?
  
  
  
  
  
  
  
  
  
  
3. What skills or experiences do you have to offer this company?
  
  
  
  
  
  
  
  
  
  
4. What kind of job would you like to do at this company?
  
  
  
  
  
  
  
  
  
  
5. What more do you want to know that is not on the site?

**PART 2 (GET THIS INFO BEFORE YOU WRITE A COVER LETTER OR GO ON AN INTERVIEW.)**

1.     What is the company's mission?
  
  
  
  
  
  
  
  
  
  
2.     What products does the company make or what services does it offer?
  
  
  
  
  
  
  
  
  
  
3.     Who are the company's customers or clients?
  
  
  
  
  
  
  
  
  
  
4.     What is the company's history? (Include recent news.)
  
  
  
  
  
  
  
  
  
  
5.     What is the company's environment or culture like?
  
  
  
  
  
  
  
  
  
  
6.     Who is the company's CEO, president, or executive director?

## Extra for Experts

7. Who are the company's biggest competitors?
8. List two facts about the department you would like to work for.



## Cold Call Script

***To the person who answers the phone:***

*(Ask whom you're talking to, so you can address the person by name if you need to call back. Write down the person's name on the **Job Lead Worksheet**.)*

My name is \_\_\_\_\_. I'm graduating from \_\_\_\_\_ High School in June, and I am interested in working in \_\_\_\_\_ (*type of work*). Who do you recommend I speak to in that department to find out about hiring needs?

***Once you are on the phone with the person you need to talk to, say the following:***

My name is \_\_\_\_\_. I'm graduating from \_\_\_\_\_ High School in June, and I am interested in working in \_\_\_\_\_ (*type of work*). I have experience in \_\_\_\_\_. Do you know of any opportunities where I would be a good addition to your organization?

## Job Lead Worksheet

Use this page to keep track of information for each company you contact.
<b>Employer</b>
Company Name:
Contact Person:
Address:
Phone:
E-mail:
Fax:
<b>Position</b>
Job:
How did I find out about this job?
<b>Response</b>
Date Sent, E-mailed, or Faxed Resume/Cover Letter:
Follow-Up Date:
Results and Other Useful Information:

SOURCE: Creative Job Search Guide, © 1994 - 2012 by Minnesota Department of Employment and Economic Development: [http://www.positivelyminnesota.com/JobSeekers/Creative\\_Job\\_Search\\_Guide/index.aspx](http://www.positivelyminnesota.com/JobSeekers/Creative_Job_Search_Guide/index.aspx)

## Why Cold Calls Give Me Cold Feet

A cold call is a call to a company where you do not know anyone. It is an important step in the job search process, but not always an easy one to do. List three reasons why people might avoid making cold calls.

1.

2.

3.

## Skills Identification

Think about a company you researched during the last few weeks, and the job that interests you.  
List three skills needed to do this job.

1.

2.

3.

Choose one of the skills above and describe an activity or experience that demonstrates you have what it takes to handle this particular aspect of the job. (For example, if you were applying for a job in a day care center that included preparing healthy snacks, you'd want to mention babysitting experience that included this task.)

Chris Jones  
3024 Third Avenue  
Bronx, NY 10455  
(718) 555-1212 \* cjones@example.com

PROFILE	<ul style="list-style-type: none"><li>• Athletic high school senior</li><li>• Fluent in English and Spanish</li><li>• Dependable and mature</li></ul>
EDUCATION	<b>Truman High School</b> , Bronx, NY <i>Expected graduation date:</i> 2013 <ul style="list-style-type: none"><li>• GPA: 3.6</li><li>• Received A's in PE and science classes</li></ul>
EXPERIENCE	<b>Food Town, Bronx, NY</b> , 2011-Present <ul style="list-style-type: none"><li>• Promoted from grocery bagger to cashier.</li></ul>
HOBBIES & INTERESTS	<ul style="list-style-type: none"><li>• Enjoy all sports, hiking, and math puzzles</li></ul>

## Parts of a Resume

### **Contact Information**

Start with a heading that includes the following:

Name (first and last):

Address (street, city, state, zip code):

Phone (include area code):

E-mail address (if checked daily):

[NOTE: Make sure e-mail address is appropriate (e.g. johnsmith@gmail.com).]

### **Profile (also known as a Summary)**

Two to four bulleted statements highlighting your skills that entice the employer to read the rest of the resume. Qualify your statements - show don't tell!

### **Education**

List all education, training, and certifications. List degree(s) awarded, school(s) attended, and dates of attendance or year of graduation/completion. List your education by dates attended, starting with your most recent first. Include your grade point average if it is a B or better.

Special achievements, activities, or honors may be included here or in a separate section, titled "Interests & Awards."

### **Experience**

List employer name, city, state; your dates of employment; and your job title. This may include both paid and volunteer work experiences. Follow this information with a concise description of your responsibilities in each job, using short phrases that begin with action verbs. List each work experience separately, by date, with your most recent job first.

### **Hobbies & Interests (could also be titled Interests & Awards)**

List interests and activities that demonstrate job-related skills, such as teamwork, leadership, organization, etc. You may include personal accomplishments (e.g., raising money for a charity), and any honors, awards or formal recognitions of outstanding achievements.

## Accomplishment Statement Chart

1. Identify skills the employer needs.
2. Then add evidence of this skill – places you worked and activities you participated in.
3. Finally compose one or more active accomplishment statements for each skill you can demonstrate.

Skills the Employer Needs or Wants	Evidence of Skills	Active Accomplishment Statement

## **Chris's Interests, Skills, and Activities**

- Volunteered for after-school basketball program working with middle-school students, Bronx After-School Basketball, winter 2010 and 2011
- Proficient in MS Word and Excel
- Designed website for school's Spanish club
- First aid certification
- Attended annual wilderness weekends with Big Brothers, Big Sisters, Grades 6 - 8
- Elected to National Honor Society junior year
- Organized a classroom food drive in Grade 8
- Can beat all my cousins at Guitar Hero



## Resume Action Words

Show employers what you can do by choosing action words that call attention to your accomplishments. See examples below. (For online lists of more verbs that will get you noticed, type “resume action words” into your search engine.)

Communication/ People Skills	Creative Skills	Management/ Leadership Skills	Helping Skills	Organizational Skills
Collaborated	Combined	Assigned	Aided	Arranged
Communicated	Created	Coordinated	Arranged	Categorized
Developed	Developed	Decided	Assisted	Distributed
Edited	Drew	Improved	Contributed	Organized
Incorporated	Illustrated	Led	Cooperated	Recorded
Proposed	Planned	Managed	Encouraged	Responded
Suggested	Revised	Organized	Helped	Updated
Synthesized	Shaped	Oversaw	Motivated	
		Recommended	Supported	
		Reviewed		
		Supervised		

## Resume Proof-reading Checklist

Directions: Proof-read your partner's resume for each of the areas listed below.

### Spelling

All words are spelled correctly  
(It's recommended that students use spell-check when creating the resumes.)

### Punctuation & Capitalization

Sentences end with punctuation mark  
Commas between city and state  
Commas between items in a list  
Apostrophes used for contractions and to show possession  
Sentences begin with a capital letter  
Proper nouns are capitalized (example: company names, cities, street names)

### Grammar & Usage

Job and activity descriptions start with action verbs  
Verb tenses are correct: present tense for current jobs and activities, past tense for past jobs and activities  
Date forms are consistent (5/07/08 or May 7, 2012)

### Format

Spacing and margins are the same throughout  
Resume is one page  
Traditional font (Arial or Times New Roman), and same font throughout the resume  
Personal contact information appears at the top  
Profile Summary appears at the top, just below contact information

### Other

It's recommended that students have a parent or other adult proof-read the completed resume.

## Blank Resume Template

PROFILE	
EDUCATION	
EXPERIENCE	
HOBBIES & INTERESTS	

## DO NOW You Decide!

**Directions:** Below are two cover letters for the same job, split into sections so you can compare them easily. In each row, circle the stronger choice. In the space below, explain why the one you circled is stronger.

Dear Ms. Garcia	Dear Ma'am
Explain your choice here:	
I'm looking for a summer job before I head off to college, and Camp Madison seems like an exciting place to work. Your science programs seem especially interesting.	I'm a senior at Truman High School with a huge interest in kids and outdoor activities. I'd like to put these interests to work this summer as a counselor at Camp Madison.
Explain your choice here:	
I was born and raised in the Bronx, and had my first up-close-and-personal look at nature in the sixth grade when I attended an outdoor leadership camp as part of the Big Brothers/Big Sisters program. Hiking, exploring, even cooking and cleaning up – I loved it all, and returned year after year. I would like to give other city kids a similar opportunity.	As you'll see in my resume, I'm a good student. My previous experience includes working as a cashier at Food Town.
Explain your choice here:	
I've coached middle-school students in an after-school basketball program and enjoy the challenges of working with this age group. I'm also certified in first aid.	I like sports, and volunteered in an after-school basketball program.
Explain your choice here:	
I hope you feel I am qualified for this position. I look forward to hearing from you soon.	I'd like very much to talk to you about working as a counselor at Camp Madison. I will call next week to arrange a time to meet with you.
Explain your choice here:	
Sincerely, Chris Jones	Sincerely, Chris Jones

## Cover Letter Format

Your Street Address  
City, State Zip Code  
Telephone Number  
E-mail Address

Month, Day, Year

Mr./Ms./Dr. First Name Last Name  
Title or Position  
Name of Organization  
Street or P. O. Box Address  
City, State Zip Code

Dear Mr./Ms./Dr. Last Name:

**Opening paragraph:** Grab the employer's attention with a strong opening sentence that makes him/her want to keep reading. Show the employer what you can offer by providing one solid example of a skill or achievement that connects with a main job responsibility. State the position to which you are applying.

**Middle Paragraphs:** This section is your opportunity to convince the employer that he or she should grant you an interview for the position. Make specific connections between your abilities and the job requirements by emphasizing relevant accomplishments and achievements using lots of action verbs and details. Support each statement you make about yourself with examples, or evidence. Expand, rather than repeat, specific items from your resume that are relevant to the job you are seeking.

**Final paragraph:** Be proactive by requesting action. Ask for the interview in this paragraph. Reiterate your confidence that you are a good fit for the job. Alert the employer that you plan to follow up, being specific about when.

Sincerely,

(Your handwritten signature)

Your name typed

## Anthony Martino, Jr.

661 Idaho Avenue  
Chicago, IL 60681  
312-555-1212  
tony\_martino@net.com

### Profile

Physically fit and morally strong high school senior seeks part-time job while enrolled in the Portland State University Criminology program

Maintained a solid “B” average in high school courses with honors in math

Comes from three generations of law enforcement officers

### Education

Chicago High School, Chicago, IL  
2008-2012

Expected graduation date: June 2012

- GPA: 3.4
- Member, Varsity Football Team, 2010-2012
- Member, Varsity Wrestling Team, 2010-2012

### Experience

Martino Security Firm, Chicago, IL

General Worker, summers and weekends, 2010 - present

- Answer telephones, fill out customer requests, and schedule appointments for my uncle's security company
- Run errands and pick up equipment, as needed
- Train new summer workers on company policies
- Supervise one assistant

### Interests & Honors

- Member, Police Scouts, 2008 – 2010
- Member, Law Enforcement Cadets, 2010 – Present
- Enjoys hiking, swimming, fishing, and hunting with dad and uncles

ADAPTED FROM: [www.resumeedge.com](http://www.resumeedge.com)

## Anthony's Experience

If Anthony Martino gets invited to an interview, here's what he might say about his volunteer experience in law enforcement.

**Q: What are the Police Scouts?**

A: Police Scouts is a program for kids 14 and up. We usually work with the police department on community efforts like neighborhood watches or anti-gang programs. Most of the work involves youth and prevention. No guns, violence, or chasing robbers – NONE of the stuff you see on TV.

**Q: What are the Law Enforcement Cadets?**

A: This is a program for students 16 to 20, who are too young to join the police force. It's selective – you have to complete an application to get in. Cadets participate in activities that will help you consider a career in law enforcement – like classroom exercises and ride-alongs (accompany a police officer on his/her rounds).

## Campus Security Job Ad

Job Title: Campus Security Guard

Department: Facilities

Hours PT/FT: 10 hours per week

**\*\*Must be able to work Saturdays and some Sundays and special events as needed.**

**Salary Range:** \$10.22-\$12.01, depending on experience

**Position Description:** Follow and enforce the college's security protocols, using security policies and procedures to protect the college's operations.

### Essential Duties & Responsibilities

1. Oversee campus security and act as a visible and available presence to assist students, employees, volunteers, and visitors.
2. Patrol the main campus during hours of campus operation on foot or in a vehicle and report irregularities such as unwelcome guests, fire hazards, leaking water pipes, unlocked doors, etc.
3. Follow the college's emergency procedures to assist students, employees, and guests during emergencies.
4. Provide security coverage on the weekends and/or during special events, and provide public assistance, which includes lockout services and information.
5. Maintain and process accurate, detailed, and professional paperwork and reports as needed and required.

Send or fax resume by 6/15/12

Reply To:

Tabitha Smith  
Human Resources/Campus Security Guard  
National College of Natural Medicine  
049 SW Porter Street  
Portland, OR 97201  
Fax: (503)-555-1212

EQUAL OPPORTUNITY EMPLOYER



## Help Wanted: Assistant Manager

You are the manager of a GAP clothing store, and you need to hire an assistant manager. There's a one-page job description posted on the GAP website. These are the job duties that are most important to you:

- Models and encourages good customer service on the sales floor.
- Maintains company standards of neat, clean, and organized sales floor, cash wrap, and fitting rooms.
- Provides in-the-moment coaching to sales staff to reward good behavior and redirect when needed.
- Communicates effectively with staff and management, even when under pressure.

1. Read Bethany Carter's cover letter and underline the portions that relate to the job duties listed above.
2. Do you call Bethany in for an interview? Why or why not?

## Bethany Carter's Cover Letter

Bethany Carter  
2512 Rabbit Run Road  
Fargo, ND 58103  
(304) 555-1212  
bethany.carter@example.com

April 27, 2012

Ms. Lisa McGee  
The GAP  
2033 Quarrier St  
Fargo, ND 58103

Dear Ms. McGee,

I'm a graduating high school senior with a strong work ethic and a flair for fashion. For the past two years, I've worked in the Juniors department at the Fargo Target, where I provided friendly service and maintained a neat and well-organized sales floor and stock room. I was thrilled to see you have an opening for an assistant manager at the GAP, and would love to apply my retail skills in a new environment.

I am particularly interested in the opportunity to coach sales staff who are just beginning their careers. As the assistant editor of my high school newspaper, I was in charge of new reporters. I was part boss and part cheerleader. I made sure deadlines were met and articles formatted correctly. I learned a lot about the importance of consistency and respect in managing employees.

I look forward to a chance to talk to you about the assistant manager position, and will call next week to follow up.

Sincerely,

Bethany Carter

Bethany Carter

## Unique Selling Proposition

Many high school students find it difficult to enthusiastically describe the things they're good at. When looking for a job, you need to be able to say good things about yourself with gusto and certainty. A cover letter is a good place to put this into practice.

Please complete the following statement, which you'll use to create the first paragraph of your cover letter. Note that the quality you choose to highlight should be something your employer needs!

Three samples have been done for you.

Job You're Applying For:

I am a \_\_\_\_\_, as evidenced by \_\_\_\_\_

**Job: Personal assistant**

I am a good writer, with excellent attention to detail, as evidenced by my work as the secretary of my high school language club.

**Job: Day care provider**

I am a responsible problem-solver, as evidenced by the fact that I've cared for my younger siblings after school since I was in the eighth grade.

**Job: Sales or customer service rep**

I am a warm and outgoing person, as evidenced by the fact that I make friends wherever I go.

## Cover Letter Proof-reading Checklist

**Directions:** Proof-read your letter for each of the points listed below. Then exchange letters with a partner for additional feedback.

### Proof-reading Tips

Check your spelling and grammar carefully. Use the spell-check and grammar-check on your word processing program, but remember this won't catch every error.

Use a printed copy to proof-read. It's easier to proof-read a printed copy than catch errors on a computer screen.

Read your essay aloud to make sure everything makes sense.

Have a second person proof-read your essay.

### Content

Addresses a specific person (not Dear Sir or Dear Ma'am)

Identifies the position the candidate is applying for

First paragraph highlights one or two skills or qualifications directly connected to job requirements

Uses specific examples to show connections between candidate's skills and the job requirements

States what candidate can do for the employer, not what the employer can do for the candidate

Clearly describes achievements

Last paragraph includes a proactive statement of when candidate will follow up

### Format

Includes writer's address and contact information at top

Includes today's date following writer's information

Employer's address follows date

Ends with typed and handwritten signature

## Grammar & Spelling

Check for proper capitalization.

- First word of a sentence
- Names of people and places (Future Farmers of America, Cornell University)

Make sure subjects and verbs agree.

- Jon runs home every night after work.
- We run home every night after work.

Make sure subjects and possessive pronouns agree.

- Loren will finish her essay.
- The students will finish their essays.

Use plurals and possessives correctly.

- Dogs (more than one dog)
- Dog's leash (the leash of one dog)
- Dogs' leashes (the leashes of many dogs)

Use the following words correctly. (Spell-check won't help you!)

- There (a place) Please put your essay over there.
- Their (possessive) The students finished their essays.
- They're (they are) They're writing the best essays ever written.
- It's (it is) It's almost time for the bell to ring.
- Its (possessive) The dog chased its tail.
- To (a preposition) Send your application to WVU.
- Too (also) He's applying there, too.
- Two (the number) Two people from my high school will attend freshman orientation next week.

Use punctuation to show where your sentences start and end.

- Wrong: Read each sentence aloud if you think you should stop use a period if you think you should pause use a comma.
- Right: Read each sentence aloud. If you think you should stop, use a period. If you think you should pause, use a comma.

Avoid sentence fragments.

- Wrong: Seemed like a bad omen.
- Right: The impending thunderstorm seemed like a bad omen.

## Interview Tips

Congratulations! Your resume and cover letter impressed your potential employer. Now it's time to prepare for an in-person interview. Below, list interview tips to share with your classmates. (You may complete "before" tips, or "during/after" tips.)

Below, list things to do before the interview.

Below, list things to do during or after the interview.

## Frequently Asked Interview Questions

Below are 10 common interview questions, along with tips on what the interviewer is really asking. Write your answers in the right-hand column.

Interview	Tips	Your Answer
Tell me something about yourself.	This is often the first question an interviewer asks. This is your chance to shine, but keep your response short and sweet. Highlight two or three interests or skills that show your ability to do the job. Use positive, work-oriented adjectives, like conscientious, hard working, honest, and courteous.	
Why do you want to work here?	Emphasize your value to the employer, not your need for a job. Also, show that you've done your research. Rather than say, "Because it's a great company," show why you think it's a great company.	
Tell me about your work experience.	If you've never held a job, you've likely been part of a club or team at school, or have volunteer experience. Talk about skills you've gained in those activities, especially ones that match the job description. Make it clear that you're eager to learn.	

Why did you leave your last job?	The interviewer may be worried that you'll leave this job, too. Don't complain about your last boss, how hard the work was, or how little money you made. Give a neutral or positive reason for leaving, like returning to school, or looking for a job where you can learn new skills.	
What are your strengths?	Choose skills that show that you can do this job. Be prepared to give examples of your accomplishments. Include compliments you've received from previous jobs or in school.	
What are your weaknesses?	Don't leave the interviewer with the impression that you'll be a terrible employee. Choose a weakness that you've taken steps to overcome. For example, "Math isn't my strongest subject, so I signed up for after-school tutoring. I went from a D in my freshman year to a B in my sophomore year."	
Describe a conflict you've had with an employer or teacher. How did you resolve it?	This is an opportunity to show how you are a problem solver. Describe the conflict without placing blame, and describe how you successfully resolved the conflict.	
Why should I hire you?	Rather than simply say because you are a hard worker, smart, etc., show how you work hard, are smart, etc. by giving a specific example or two.	



What do you like to do in your spare time?	Be honest, but choose an answer that demonstrates that you have a life, and that you'll fit in with your coworkers.	
What are your plans for the future?	Your answer shows how realistic you are, whether you think ahead, and how hard you're willing to work.	

[http://www.quintcareers.com/interview\\_question\\_database/interview\\_questions\\_database.html](http://www.quintcareers.com/interview_question_database/interview_questions_database.html)

[http://teacher.scholastic.com/lessonplans/pdf/march05\\_unit/InterviewQuestions.qxd.pdf](http://teacher.scholastic.com/lessonplans/pdf/march05_unit/InterviewQuestions.qxd.pdf)

### Questions for Your Employer

1.

2.

## Questions NOT to Ask in an Interview

Most interviewers will ask if you have any questions. Here are the kinds of questions NOT to ask and an example of each. Explain why not to ask each type of question.

Question Category	Sample Questions NOT to Ask	Why Not to Ask
Questions that focus on your needs, rather than your employer's	How much will you pay me? How much vacation do I get?	
Questions that reveal insecurity or weaknesses	How can I be sure I won't lose my job within the year? What happens if I don't complete a task on time?	
Questions that are angry or impolite	So, what will you do to me if I'm late to work?	
Questions that reveal you haven't listened or done your research	What does this company do?	

### Sources:

[http://www.quintcareers.com/job\\_interviews/no-questions.html](http://www.quintcareers.com/job_interviews/no-questions.html)

<http://jobsearch.about.com/od/interviewquestionsanswers/a/interviewquest2.htm>

## Good Questions

Following are examples of questions you might ask an interviewer. Remember, if the interviewer answered a question earlier in the interview, do not ask it again.

- What are the main responsibilities of the position?
- How would you describe a typical day in this job?
- How do you assess employees' performance? How often?
- To whom does this position report?
- What do you enjoy most about working here?
- What is the company's corporate culture? Is it a formal office, or more casual?
- Does the company offer ongoing education or training?
- What are the company's greatest successes?
- What opportunities is the company looking forward to in the future?
- What are the traits and skills of your most successful employees?

### Sources:

[http://www.quintcareers.com/asking\\_interview\\_questions.html](http://www.quintcareers.com/asking_interview_questions.html)

[http://teacher.scholastic.com/lessonplans/pdf/march05\\_unit/InterviewQuestions.qxd.pdf](http://teacher.scholastic.com/lessonplans/pdf/march05_unit/InterviewQuestions.qxd.pdf)

<http://jobsearch.about.com/od/interviewquestionsanswers/a/interviewquest2.htm>

## Reflecting on the Job Hunting Process

Congratulations! You have almost completed the Finding a Job unit and are well prepared to begin your job hunt. Take some time to reflect on what you have learned about yourself and the job hunt process by answering these questions.

1. Which of the following job hunting tools do you feel will be most useful and why?

Networking

Cold Calls

Logs for Network Calls and Job Leads

Company Research

Resume

Cover Letter

Interviews

2. What obstacles might you face as you begin your job hunt? How can you overcome them?

## Thank-You Letter Sample 1

Chris Jones  
3024 Third Avenue  
Bronx, NY 10455  
(712) 555-1212 / cjones@example.com

Ms. Veronica Garcia, Camp Director  
Camp Madison  
201 Powder Mill Bridge Rd.  
Kingston, NY 12401

Dear Ms. Garcia,

Thank you for taking time out of your busy schedule to interview me for the counselor position at Camp Madison. I am excited about the job and convinced that my experience and energy make me well qualified for the position.

During the interview, I mentioned my job as an assistant at an after-school basketball program. The program is in the Bronx neighborhood where I grew up, and includes students ages 8-14. Some students are referred to the program because of behavioral issues or problems at school or home. My job is to help them use their energy in positive ways by focusing on the discipline and teamwork needed to play basketball.

I believe that my experience working with kids from one of the neighborhoods you serve makes me a good fit for a job at Camp Madison.

Again, it was a pleasure to meet you and learn more about Camp Madison and the position. I look forward to hearing from you soon.

Sincerely,

Chris Jones

## Thank-You Letter Sample 2

Chris Jones  
3024 Third Avenue  
Bronx, NY 10455  
(712) 555-1212 / cjones@net.com

Mr. Bob Glass, Head Counselor  
Camp Madison  
201 Powder Mill Bridge Rd.  
Kingston, NY 12401

Dear Mr. Glass,

Thank you for taking the time to interview me for the counselor position. I enjoyed meeting you and learning more about Camp Madison.

After learning about your needs, I am convinced that I have the qualities you are looking for in a counselor. I have experience working with children, I am energetic, and I am a quick learner.

During the interview, you mentioned an astronomy workshop you are offering campers this summer, and were wondering whether I had the knowledge to help lead it. I had mentioned that my science grades have been strong throughout high school, and I'm enclosing my transcript for your review. Additionally, I plan to visit the new astronomy exhibit at the American Museum of Natural History, which is opening this month.

Thank you again, Mr. Glass, for the opportunity to interview for the counselor job. I look forward to hearing from you soon.

Sincerely,

Chris Jones

## Job Hunting True or False Quiz

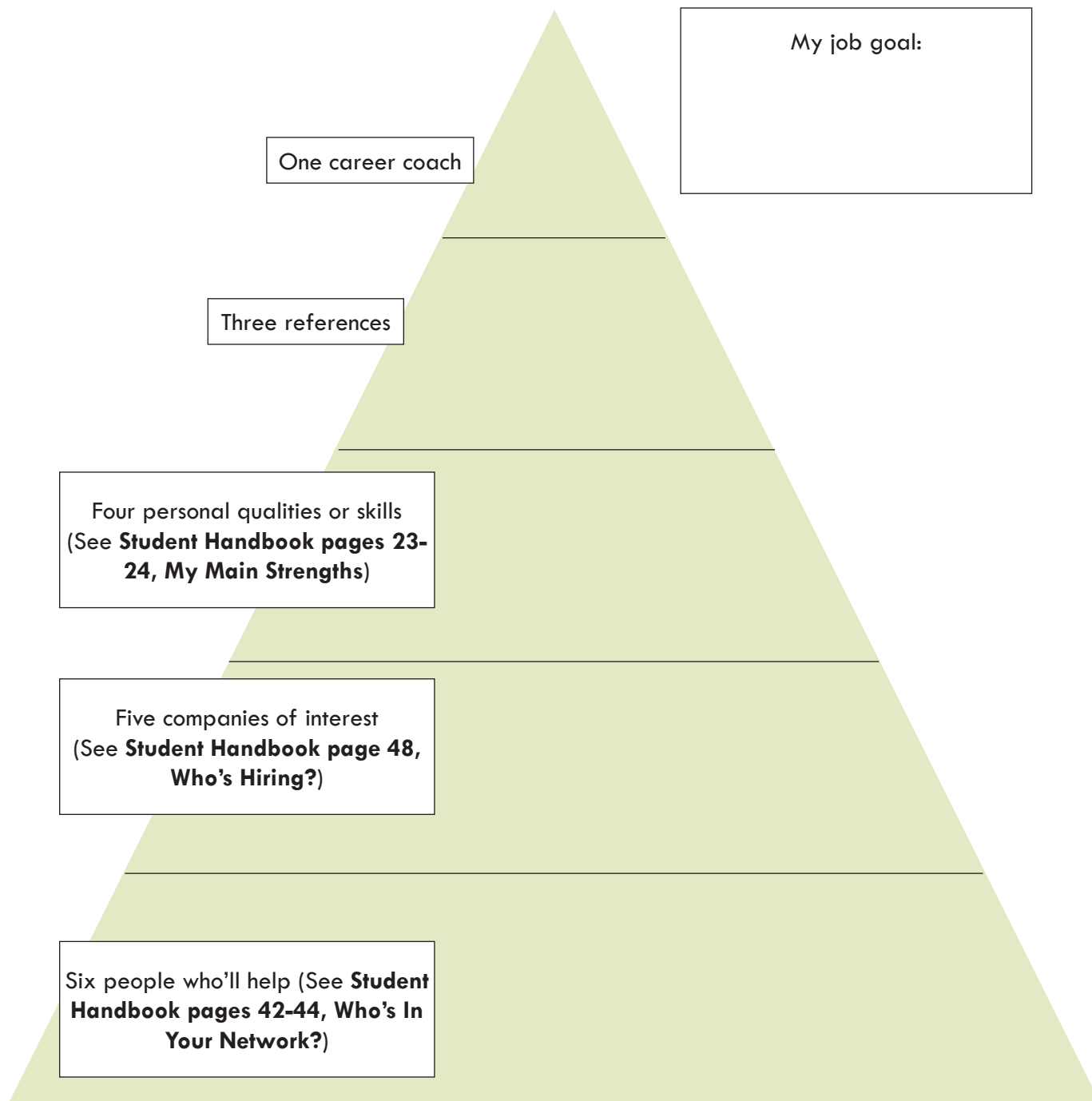
Read each statement and identify it as true or false. If a statement is false, explain why it's false in the third column.

Statement	True or False?	If False, Why False?
If you can't get exactly the job you want, adjust your expectations and apply for any job you remotely qualify for.		
Think about what an employer needs and how you can provide this, even if your "experience" involves work for no pay.		
Job hunting is a solitary activity, so involving family or friends is not recommended.		
Effective job searches use as many strategies (for example, cold calling or networking) as possible.		
Answering want ads and posting your resume on the Internet are among the most effective job hunting strategies.		
Modern employers will Google you and check your Facebook page, so keep your online presence appropriate for a general audience.		
Proof-read! Errors and typos reflect badly on your attentshun to detail, and employers won't take you or your resume sirously.		

Do not call employers about the status of your application. Such follow-ups waste time and jeopardize your chances of landing a job.		
Finding a job is largely a matter of luck, and putting extra time and effort into the search won't always yield results.		
Not every ad or interview will result in a job. Don't stop looking until you've accepted a real job offer.		
Saying thanks to everyone who assists in your job search keeps your personal network engaged and eager to help you.		
Expect to hear "no" a lot. You only need one "yes." Keep going until you hear it.		



## Planning Pyramid



Next Steps:

## Help Me Pay For College!

In the left-hand column, list each of the four types of financial aid. In the right-hand column, list at least one characteristic (pro or con) of each.

An example has been provided. Please list a second characteristic of a scholarship.

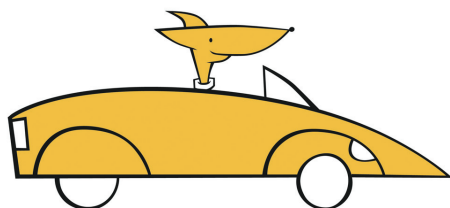
Type of Aid	Characteristic(s) of this Type of Aid
Scholarship	Doesn't have to be repaid.

## Financial Aid Research Sheet

### Financial Aid Program

<b>What type of aid is this?</b> (Grant, loan, work-study)	
<b>Who provides the aid?</b> (U.S. government, state, etc.)	
<b>What are the eligibility criteria?</b> (briefly)	
<b>What institution determines whether a student receives it, regardless of eligibility?</b>	
<b>What is the maximum amount?</b>	
<b>If it's a loan, what is the interest rate?</b>	
<b>What are its advantages?</b>	
<b>What are its disadvantages?</b>	
<b>Other useful information</b>	

SOURCE: Funding Your Education: <http://studentaid.ed.gov/sites/default/files/2012-13-funding-your-education.pdf>



# The Road to Financial Aid

## Free Money!!!

### Grants

#### Scholarships

- [www.fastweb.com](http://www.fastweb.com)
- [www.scholarships.com](http://www.scholarships.com)
- [www.scholarshipexperts.com](http://www.scholarshipexperts.com)
- [www.collegeboard.com](http://www.collegeboard.com)
- [www.uncf.org](http://www.uncf.org)
- [www.latinocollegedollars.org](http://www.latinocollegedollars.org)

#### Work Study

Part-time jobs arranged as part of your financial aid.

## Forms

**FAFSA:** Form to receive aid from federal & state governments, as well as public colleges & universities. You must be a citizen or legal resident to use this form.

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**CSS Profile:** Form to receive aid from private colleges and universities.

<https://profileonline.collegeboard.org/prf/index.jsp>

#### State Aid:

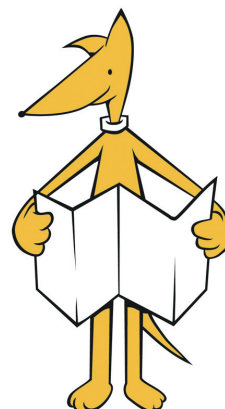
## Timeline

First day to fill out FAFSA  
January 1, \_\_\_\_\_

State FAFSA deadline  
\_\_\_\_\_

State aid deadline  
\_\_\_\_\_

Other deadlines:  
\_\_\_\_\_



## Financial Aid Equation

Cost of Attendance – EFC = Financial Need

## Terms

**EFC:** Expected Family Contribution – an estimate of how much money you and your family can afford to pay for your education for the next school year.

**SAR:** Student Aid Report – summarizes the info you provided on the FAFSA and reports your Expected Family Contribution.

**Cost of Attendance** – sum of all college expenses, including tuition and fees, room and board, books and supplies, personal expenses, and transportation.

## Help

### Financial Aid Info

<http://studentaid.ed.gov/sites/default/files/2012-13-funding-your-education.pdf>

[www.finaid.com](http://www.finaid.com)

## Loans from Least to Most Expensive

**Perkins:** Best federal loan with lowest interest rate & flexible repayment options. Opportunities for cancellation after graduation if you work in law enforcement, nursing, teaching, or some non-profits.

### William D. Ford Subsidized:

Reasonable interest rate, don't owe interest while you're in school, flexible repayment.

### William D. Ford Unsubsidized:

Reasonable interest rate, you pay interest while in school, flexible repayment.

**PLUS:** Loan to parents; need good credit. Lower interest rate than bank loans. Repayment starts right away.

**Private:** Use caution. Higher interest rates than government loans.

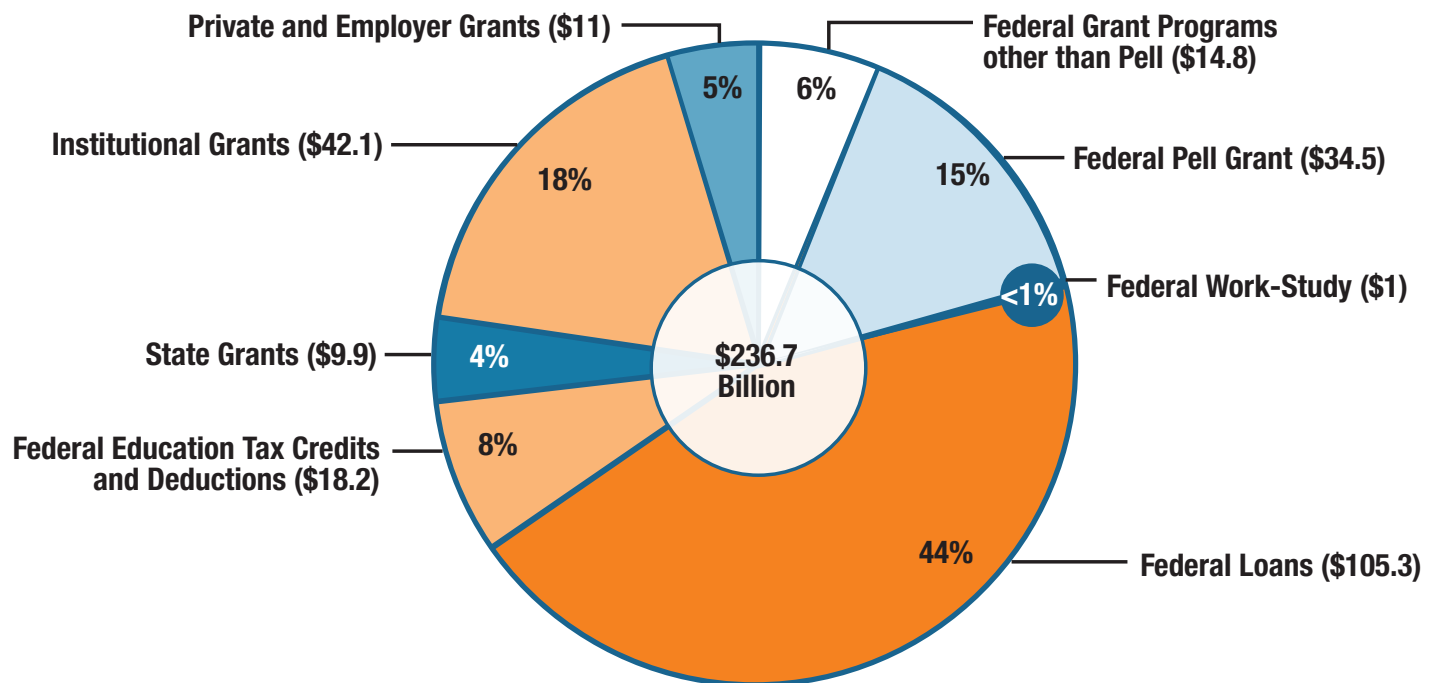
**Credit Cards:** Don't even think about it! Extremely high interest rates, payments due right away.

## The Seven Commandments of Financial Aid

For each commandment below, circle “do” or “don’t” to make the statement correct.

1. **DO/DON'T** limit your search to colleges you can pay for without financial aid.
2. **DO/DON'T** pay an expert to help you find scholarships appropriate for you.
3. **DO/DON'T** involve your parents in the financial aid process, even if they've already told you they can't afford to send you to college.
4. **DO/DON'T** calculate what college loan payments will cost you each month once you've graduated.
5. **DO/DON'T** include items like airfare to far-away schools and local transportation in your calculations of what college will cost.
6. **DO/DON'T** compare financial aid awards from different schools.
7. **DO/DON'T** have a back-up plan in case hoped-for financial aid isn't available.

## Undergraduate Financial Aid 2011-2012



**Total Aid:** \$236.7 Billion

Adapted from: *Trends in Student Aid: Data on Postsecondary Financial Assistance*, The College Board,  
<http://trends.collegeboard.org/student-aid/figures-tables/total-student-aid-source-billions-2010-11>.

## Scholarship Dos and Don'ts

### Don't Be Fooled!

If a scholarship offer sounds too good to be true, it probably is. Here are some false claims that could mean you're about to lose money:

- "Thousands of dollars in scholarships go unclaimed each year."
- "Guaranteed or your money back!"
- "Give me your credit card or bank account number to hold this scholarship."
- "The scholarship will cost some money."
- "You've been selected . . ."\*
- "You're a finalist in a contest" (that you never entered.)

\*You should also be skeptical about "special offers" on college loans. Always compare loan terms with college loans offered by the government.

### Smart Strategies:

**Financial aid rules require that you report scholarships you receive to the financial aid office of the school you'll attend. (Aid from the school may be reduced by the amount of the scholarship, so be prepared to make the case that this money be subtracted from loans or your family's contribution instead.)**

Gather all the materials you'll need. Here are some things you may be asked to submit with scholarship applications:

- One or two essays
- Letter(s) of reference
- Writing sample
- Resume
- Transcripts
- Copy of student aid report
- Parent and student tax returns and W-2 forms
- GPA certification form
- Enrollment verification form
- Copy of financial aid award letter

Check with the college financial aid office about scholarships available through the college.

Check with your high school counselor about local scholarships.

In addition to online databases (like [www.fastweb.com](http://www.fastweb.com) and [www.collegeboard.com](http://www.collegeboard.com)), use scholarship guide books available at your public library or counselor's office.

Prioritize your scholarship applications. Spend your energy on those that are the closest match for your qualifications.

Put deadlines on your calendar. Complete those with early due dates first.

Keep copies of your submitted applications for your records.

Send thank-you notes to let committees know you appreciate their consideration.

#### SOURCES:

The Fulfillment Fund: [www.fulfillment.org](http://www.fulfillment.org)

OPTIONS CAPDI of Goddard Riverside Community Center, [www.goddard.org](http://www.goddard.org)

Rutherford, Audrey, "Crash Course in Scholarships," **Next Step Magazine**, 10/18/04

[www.latinocollegedollars.org](http://www.latinocollegedollars.org)



## Scholarship Website Research

Use this page to investigate and rate one of the following free scholarship websites. Check the website you're investigating.

- RUReadyND.com
- www.fastweb.com
- www.scholarships.com
- www.scholarshipexperts.com
- <https://bigfuture.collegeboard.org/scholarship-search>
- www.uncf.org
- www.latinocollegedollars.org

You will share your recommendations with classmates, so please be as specific as possible about what the site does and doesn't offer, and how easy or difficult it is to use.

### REGISTRATION

Is there a registration process?                      Yes                      No

How long does it take to register?                      minutes

Are you required to provide an e-mail address?                      Yes                      No

List any info you were surprised to be asked about:

### SCHOLARSHIP NOTIFICATION

Does the website send you e-mails about scholarships for which you might qualify?

Yes                      No

Can you opt out of these e-mail updates if you don't want them?                      Yes                      No

### SCHOLARSHIP CHARACTERISTICS (Place a check mark beside all that apply.)

This website offers scholarships for the following groups of students:

Students who are not citizens or legal permanent residents

Students of specific races or ethnicities

Students with learning disabilities

Students with achievements in specific areas

Students studying particular subjects in college

Students writing essays on an assigned topic

Other \_\_\_\_\_

### RATE THIS SITE (Circle one.)

Difficult to use                      Some annoying stuff                      OK                      Pretty good                      Easy to use

### COMMENTS:

## Scholarship Website Summaries

**Website:** [www.latinocollegedollars.org](http://www.latinocollegedollars.org)

**What does it offer?**

**Advantages:**

**Disadvantages:**

**Website:** [www.uncf.org](http://www.uncf.org) (United Negro College Fund)

**What does it offer?**

**Advantages:**

**Disadvantages:**

Username:

Password:



**Website: [www.scholarshipexperts.com](http://www.scholarshipexperts.com)**

**What does it offer?**

**Advantages:**

**Disadvantages:**

**Website: [www.fastweb.com](http://www.fastweb.com)**

**What does it offer?**

**Advantages:**

**Disadvantages:**

**Website:** <https://bigfuture.collegeboard.org/scholarship-search>

**What does it offer?**

**Advantages:**

**Disadvantages:**

**Website:** [www.scholarships.com](http://www.scholarships.com)

**What does it offer?**

**Advantages:**

**Disadvantages:**

**Website: RUReadyND.com**

**What does it offer?**

**Advantages:**

**Disadvantages:**

## How Much Do You Know About Student Loans?

Complete this short quiz to determine how much you already know about student loans. Check the best answer(s) to the questions below.

1. Student loans make up about what percentage of total student aid?
  - a. 7%
  - b. 14%
  - c. 33%
  - d. 44%
2. The average student loan debt for graduating seniors is
  - a. less than \$5,000
  - b. about \$27,000
  - c. about \$35,000
  - d. more than \$50,000
3. Suppose you borrow \$15,000 to attend college. (\$3,750 a year for four years.) Your interest rate is 6.8% and the term of your loan is 10 years. About how much would your monthly payments be?
  - a. \$64
  - b. \$173
  - c. \$381
  - d. \$555
4. Experts recommend that your total student loan be less than
  - a. the salary you expect to make your first year after graduation
  - b. the price of your first car
  - c. the least expensive house in the city in which you plan to live
5. Which of the following can happen if you default (fail to make payments) on a student loan? (Circle all that apply.)
  - a. bad credit rating
  - b. difficulty buying a car or house
  - c. employer takes money out of your paycheck to make payments
6. Under what circumstances is a student loan cancelled? (That is, you don't need to make any more payments, ever.) (Circle all that apply.)
  - a. You don't graduate
  - b. Your job pays too little
  - c. You declare bankruptcy
  - d. You become permanently disabled or die

## Five Facts About Loans

1. **GOOD NEWS:** A student loan is an investment in the future. Money borrowed in the short term will have long-term financial benefits: increased earning power over a lifetime of work.
2. **CAUTION:** If you leave college, you must begin paying off your loans within six to nine months (depending on the type of loan), even if you don't graduate.
3. **CAUTION:** Student loans are not discharged by bankruptcy. An employer may deduct money from your wages to pay off loans you've defaulted on.
4. **BE RESPONSIBLE:** If special circumstances (job loss, disability) prevent you from making a payment, you should contact your lender immediately.
5. **PLAN AHEAD:** New college graduates should be sure to include their student loan payment in their monthly budgets. A \$15,000 loan (\$3,750 a year for four years of school) might cost \$170 a month for 10 years.

For everything you need to know about student loans, visit <https://studentloans.gov/myDirectLoan/index.action> There's even an online calculator that can help you determine how much your monthly payments will be.

See <http://www.finaid.org/calculators/loanpayments.phtml> for another online loan calculator.

### The Language of Loans

**Default:** Fail to make payments on a loan. (The time period which must elapse before a person is considered "in default" is specified in the terms of the loan.)

**Deferment:** A period of time during which no payments are required. (You may request a deferment due to economic hardship or active military duty. You cannot get a deferment once a loan is in default.)

**Discharge:** Cancellation of a loan, only happens under specific circumstances like disability or death, or for "qualifying public service," such as teaching in a low-income area.

**Forbearance:** A period of time during which payments are temporarily reduced or postponed (This is for a limited and specific period of time by agreement with the lender.)

## Financial Aid Next Steps

The Free Application for Federal Student Aid (FAFSA) is the key to aid from a variety of sources – the federal and state government as well as some colleges. The first date to begin this application is January 1st. What can you do between now and then? Plenty!

Here are “next steps” to make the next few months productive ones.

1. **Scholarship Search:** Continue scholarship research on your own. Be sure to note deadlines so you can submit materials on time.
2. **CSS/Profile:** If you’re considering a private school, check to see if the CSS/Profile is required in addition to the FAFSA. If so, visit the College Board’s CSS/Profile website: <https://profileonline.collegeboard.org/prf/index.jsp>. Here, you’ll find the online form, instructions, and a list of schools that require it. Note there’s a \$25 charge for an application and a report to one college. Additional reports are \$16 each. Fee waivers are available.
3. **FAFSA:**
  - a. Students and parents can use separate Personal Identification Numbers (PINs) to sign forms and access personal financial aid information online. To sign up for them, go to [www.pin.ed.gov](http://www.pin.ed.gov).
  - b. If you’re curious about your family’s Expected Family Contribution, you can complete the FAFSA4caster for a sneak preview. Info you enter is transferred to the FAFSA when you apply after January 1<sup>st</sup>. Go to [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov).
  - c. Get your parent’s help in collecting the paperwork needed to complete the FAFSA. Create a file that contains the following:
    - Social Security Number
    - Driver’s license (if you have one)
    - W-2 forms and other records of money earned
    - Your income tax return (for example, 2012 income tax form if applying to college for the 2013-2014 school year)
    - Your parents’ income tax form
    - Untaxed income records (veterans benefits records, child support received, workmen’s compensation)
    - Current bank statements
    - Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
    - Your alien registration or permanent resident card (if you are not a U.S. citizen)

For more information, visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov).



## The FAFSA: Fact or Fiction?

Read each prompt below and check each box that makes the statement true.

**(NOTE:** You can check as many boxes as you wish in each category.)

1. You must complete the FAFSA in order to receive
  - Financial aid from the federal government.
  - Financial aid from your state government.
  - Financial aid from many schools.
2. Government aid may be used to pay for
  - Full-time attendance at four-year colleges.
  - Full-time attendance at community colleges.
  - Full-time attendance at some tech and trade schools.
3. The FAFSA includes financial information about
  - The student who will be attending school.
  - The student's biological or adoptive parent(s).
  - The student's step-parent with whom s/he lives.
4. The FAFSA should be completed
  - No earlier than January 1 of the year before beginning college.
  - By a deadline that varies from state to state.
  - As early as possible to receive the maximum financial aid.

## FAFSA Scavenger Hunt

You have 10 minutes to accurately answer as many of the following FAFSA questions as possible. Please answer the questions in your assigned section (A, B, C, D, E, or F) first. If you finish early, please try a few questions in another section. Be prepared to explain your answers to your classmates.

To begin:

- Go to the FAFSA website at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- Click on Help in the top bar.
- Locate your topic in the menu on the left-hand side of the page. You may have to explore the titles under each heading to find what you're looking for.

<b>Eligibility (A)</b>
Citizenship?
Selective Service?
Eligible program?
Drug conviction?
<b>Receiving and Using a PIN (B)</b>
Who needs a PIN?
What is a PIN used for?
Why is it important not to tell anyone your PIN?
How do you get a PIN?
<b>Getting Help (C)</b>
List three options for getting help in completing the FAFSA. Note: All are available via the website.

### **Finding and Using Federal School Codes (D)**

Where can you find Federal School Codes?

What are they used for?

What if you want to apply to more than 10 schools?

### **Definitions (E)**

Define each of the terms below.

PIN

EFC

SAR

### **Technical Questions (F)**

How do I save my application so I can return to it later?

How do I return to my saved application?

How long will my application be saved?

## Sign Me Up for a PIN

A PIN is a four-digit number that is used in combination with your Social Security Number, name, and date of birth to identify you as someone who has the right to access your own personal information on Federal Student Aid websites, such as FAFSA on the Web.

The security of your PIN is important because it can be used to:

- Electronically sign Federal Student Aid documents;
- Access your personal records; and
- Make binding legal obligations (like signing for a student loan).

If you are a dependent student, both you and your parent(s) will need PINs. You can apply for them online at [www.pin.ed.gov](http://www.pin.ed.gov). All you need is:

- Your Social Security Number
- Full name and address
- Date of birth

**Important Note:** A PIN that is selected or viewed instantly online or is sent to you in an e-mail is considered to be conditional until your information is verified with the Social Security Administration (1-3 days from the date you first apply). You may sign your FAFSA with it, but nothing else. Once we complete this verification, you will be able to use your PIN for other purposes (such as correcting your SAR or accessing other Federal Student Aid websites).

SOURCE: [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and <http://www.pin.ed.gov/PINWebApp/pinindex.jsp>

## FAFSA on the Web

**LAST NAME:**

**FIRST NAME:**

**PASSWORD:**

### DEADLINES

45 days from now

State deadline:

Federal deadline:

### TIPS

- **NAVIGATING AND SAVING**

SAVE often. Use the SAVE button at the bottom of the page, not the one from your browser's toolbar. Navigate using the PREVIOUS and NEXT buttons at the bottom of the page. You can return to any section you've completed by clicking on its title on the left side of the page.

- **CORRECTING ERRORS**

An error message will appear at the top of your page if you fail to answer a required question, or give an answer that conflicts with one given previously. You'll need to fix the error before continuing.

- **HELP**

If you need help filling out the FAFSA, use these free tools:

Read the "Help and Hints" located on the right side of any FAFSA on the Web entry page. (The hints change depending on what question you're on.)

Click "Need Help?" at the bottom of any FAFSA on the Web entry page (in other words, any page where you're entering information into the application).

Chat (in English or Spanish) with live technical support staff by clicking the "Contact Us" icon at the top of any FAFSA on the Web entry page.

- **PARENT INFORMATION**

If you don't have this information today, select "I am unable to provide parental information" on the last page of the Dependency Status section. If you are a dependent student, your application will not be complete, and your EFC will not be calculated, without this information. **Remember to return later to select "I will provide parental information," and input the correct information.**

- **SIGNING AN ONLINE APPLICATION**

Your application is not complete until you submit and sign it. To sign,

- Apply for Personal Identification Numbers for you and your parent, and sign electronically.

## FAFSA Completion Tips

Place a check mark beside each section as you complete it, so you'll have a record of what still needs to be done.

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign and Submit

Confirmation

The FAFSA can change from year to year. To keep up with the latest advice and updates, please visit: <http://studentaid.ed.gov/fafsa/filling-out>

## Signing Your FAFSA Application

This is a sample signature page for the FAFSA. Please review so you know what you're signing.

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, you agree if asked:

1. to provide information that will verify the accuracy of your completed form.
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined \$20,000, sent to prison, or both.

**If you agree to these terms select 'I Agree.'**

**I Agree**

**I Disagree**

## FAFSA Next Steps

Once your FAFSA has been processed, you'll get a Student Aid Report (SAR). If you provided an e-mail address, you'll receive an e-mail telling you how to access an electronic version. If you've not provided an e-mail address, you'll receive a letter containing your SAR.

Your SAR will include a request for further information, if needed. If your application was complete, your SAR will include your Expected Family Contribution (EFC). The colleges you listed in your application will receive an electronic copy of your SAR. They'll use your EFC to calculate how much financial aid you'll be eligible for.

You can check the status of your FAFSA immediately after submitting it online. You can check the status of a paper FAFSA after it has been processed (roughly seven to 10 days from the date mailed). Here's how:

Option 1: Go to [www.fafsa.gov](http://www.fafsa.gov) and click Start Here to log in.

Option 2: Contact the Federal Student Aid Information Center.

If your FAFSA is still being processed, we recommend that you wait a few days before checking the status again.

You can also use the FAFSA website to make corrections to a FAFSA you've already submitted.



## Financial Aid Match Up

1. Imagine that a school has offered you aid in the following amounts: \$7,500 for one kind of aid; \$7,500 for another kind of aid; \$2,500 for the third kind; and \$500 for the fourth. In the second column, list one of these amounts next to each type of aid. Make the choices that will provide the best financial advantages.
2. In the third column, explain your choices.

Aid Type	Aid Amount	Explain Your Choice
Grant		
Scholarship		
Work-study		
Loan		



Dear \_\_\_\_\_  
Based on the information you provided, The University of Tampa is pleased to offer this award package for the 2007-2008 academic year.

**FINANCIAL AID AWARD LETTER**  
**2007- 2008**

Type of Aid	FA2007	SP2008	Total
Academic Comp. Grant YR1	375.00	375.00	750.00
Fed. Work Study Program	1,000.00	1,000.00	2,000.00
PLUS-Parent loan elig.	3,550.00	3,550.00	7,100.00
Sub Federal Student Loan	1,750.00	1,750.00	3,500.00
Federal Pell Grant	1,500.00	1,500.00	3,000.00
Federal Perkins Loan	550.00	550.00	1,100.00
UT Presidential Scholar	4,250.00	4,250.00	8,500.00
Federal SEOG Grant	800.00	800.00	1,600.00
UT Need Based Grant	1,800.00	1,800.00	3,600.00
<b>Total Awarded Funds</b>	<b>15,575.00</b>	<b>15,575.00</b>	<b>31,150.00</b>

It is important that you read the detailed information provided about each of the aid programs listed above. \*PLUS – Parent loan eligibility \* This loan, and all loans listed are optional. **The PLUS loan MUST be applied for and is credit based.** Please review the information provided regarding this loan.

If the information you provided is not accurate, this package may change upon receipt of correct information. We are required by law to include all educational resources in your package, including those funds not administered directly by The University of Tampa.

**2007- 2008 AVERAGE DIRECT COSTS**

Budget Item	FA2007	SP2008	Total
Standard Fees	491.00	491.00	982.00
Meal Expense Average	1,770.00	1,770.00	3,540.00
Room - Average	2,038.00	2,038.00	4,076.00
Tuition	9,850.00	9,850.00	19,700.00
<b>Total Budgeted Funds</b>	<b>14,149.00</b>	<b>14,149.00</b>	<b>28,298.00</b>

The above costs are an average. **This is NOT an invoice.** Your actual billing statement will be sent to you by the Bursar's Office, beginning mid July 2007 for the fall semester. **Further action is required on your part to secure the above noted funds. Secured funds will be reflected on the billing statement.**

To receive the funding from the above sources, you must submit the following documents. Funds can not be disbursed to your account if your financial aid file is incomplete. **\*\*NOTE: Not all documents may be included at this time.**

Perkins Loan Paperwork Bursar Office  
Loan Entrance Counseling & Student Refund Authorization Form  
Student Loan Questionnaire to initiate Sub Unsub  
Parent & Student Federal IRS 1040 Tax Return year 2006  
FAFSA Worksheet A,B,C & Verification Worksheet - Dependent

To reserve these funds, sign and return a copy of this letter within 21 days of receipt. If you wish to decline any individual award(s) please indicate this by drawing a line through the award(s). If you will be enrolling at The University of Tampa for the **first time** during the Fall 07 term, and have not already paid an admissions deposit of \$200, please submit the deposit with your award acceptance.

This award was based on your housing plans as reported on the FAFSA, or on assumptions we made based on your dependency status and state of residency. Please confirm your housing plans by circling the appropriate description listed below. If your housing plans have changed or our assumptions are inaccurate your award may be adjusted to reflect the change in your anticipated direct costs.

During 2007-2008 I plan to live (circle one): On-campus With Parent Other(specify)

Student signature

Date

TULANE University

Award information for Academic Year 2007-2008

Award Offers - Awaiting your reply			
Award Type	Fall 2007	Spring 2008	Total
FEDERAL WORK STUDY AWARD	1250.00	1250.00	2500.00
<u>Additional Information for Award Shown Above</u>			
STAFFORD LOAN SUB/UNSUB ELIGIBILITY	1750.00	1750.00	3500.00
<u>Additional Information for Award Shown Above</u>			
SUPPLEMENTAL EDUC OPP GRANT	250.00	250.00	500.00
<u>Additional Information for Award Shown Above</u>			
PERKINS LOAN	2000.00	2000.00	4000.00
<u>Additional Information for Award Shown Above</u>			
ESTIMATED PELL GRANT	1580.00	1580.00	3160.00
<u>Additional Information for Award Shown Above</u>			
<b>Total Awards Offered</b>	<b>6,830.00</b>	<b>6,830.00</b>	<b>13,660.00</b>

## Tulane Cost of Attendance

### Full-Time Undergraduate Students

The following is the 2007-2008 cost of attendance for undergraduate students enrolled full-time in one of the full-time divisions (Newcomb-Tulane College , School of Architecture , A.B. Freeman School of Business, School of Science and Engineering and School of Liberal Arts):

	Freshman Resident
Tuition and Fees	\$36,610
Room	\$5,140
Board	\$3,550
Books	\$900
Transportation	Variable
Miscellaneous	\$930
<b>TOTAL</b>	<b>\$47,130 + transportation</b>

SOURCE: <http://www.tulane.edu/~finaid/idxcoa0708.htm>

## Financial Aid Considerations

- 1) What's the gap between aid and cost of attendance? Is this school a viable choice? Why or why not?
  
- 2) How does the aid offered by each school compare?
  - Is anything offered by one school that's not offered by the other? (possibility of appeal)
  
  - What's the total amount in loans over the course of four years? (What will the monthly payments be? Use the loan calculator at FinAid website: <http://www.finaid.org/calculators/loanpayments.phtml>)
  
  - Is this a financial burden you or your family is willing to take on?
  
  - What portion of the aid is in work-study? Since money is paid in exchange for the student's work, it will not be available for direct expenses (such as tuition and room & board) at the beginning of the year, and is best reserved for monthly, or indirect expenses. Is this do-able?
  
- 3) How do other considerations, like the strength of the academic program or the school's location, factor in?

## Tips for Calling a Financial Aid Office

- Always find out the name of the person you are talking to and write it down.
- Keep a log of every phone conversation, including what the person told you.
- Make sure you understand what the person is telling you. If you do not understand, ask for clarification.
- If you have had previous conversations with someone in the financial aid office, or if you know the financial aid officer assigned to your file, ask for that person. Building a relationship with one financial aid officer can help you avoid misunderstandings and get the most accurate information.
- When asking questions about a specific document, have a copy of that document in front of you.
- Have your Social Security number handy. Most colleges identify applicants by their Social Security number.
- Confirm that the financial aid officer you are speaking with has your actual file in front of him or her, so that the information they provide is not hypothetical, but referring directly to your case.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, [www.goddard.org](http://www.goddard.org)

## Appealing a Financial Aid Package

Students and families often want to know if they can appeal to a college for more financial aid. Our answer is that it is probably worth a try. With college costs increasing at a faster rate than grant aid, the question of whether and how to appeal is becoming increasingly complex and sensitive. If you are not sure whether you should try to appeal, here are some basic guidelines. You should consider appealing if:

- Your financial or family circumstances have changed since you filled out your financial aid applications or are soon going to change. (ex. *death, divorce, disability, job loss, large medical expenses, or natural disasters*);
- There are financial or family circumstances that affect your family's ability to pay for college that were not clear on your financial aid applications. (ex. *day care expenses, excessive debt due to a business failure*);
- You are eligible for all types of aid, but were not packaged for particular types at a college;
- You have unusual expenses, which will make it more costly for you than for other students to attend a college (ex. *extraordinary transportation costs*); or
- You received a better package at a comparable college.

### Whom to Appeal to

Your first step should be to work with the financial aid officer assigned to work with you. If you are getting nowhere and you really believe you have a case, contact the director of financial aid. It's important to be courteous if you ask to speak to the director of financial aid. (You're asking to speak to the financial aid officer's boss, and getting angry or hostile won't help.) You could also try the staff in charge of special interests — for example, if you are EOP eligible, your EOP director may be able to help you.



## How to Appeal

Take the time to learn what will help (or hurt) your case. The phrase “you can attract more flies with honey than vinegar” sums up the best approach to appealing your financial aid packages. It will help your case to approach the financial aid officers in a calm and respectful manner.

If you truly feel some part of your award should be changed, then contact your financial aid officer and do so with sound reason and documentation. In most cases, financial aid officers say that a telephone call is the best initial way to discuss financial aid packages. After a phone call, letters may be necessary to document your situation or to provide further explanation.

If you try to appeal your financial aid package, you will likely be asked to document your claims. So, be ready with any letters or forms requested by the college.

## Tips for Letter writing

- Always put your name, Social Security number, addresses, and telephone number on your correspondence;
- Try to be brief and to the point;
- Keep copies of anything you send;
- If you fax a letter, you may also need to send the original in the mail; and
- Call to make sure the office received your letter and that it was placed in your file.

SOURCE: College Access Professional Development Institute, OPTIONS Center for Education and Career Choice, Goddard Riverside Community Center, [www.goddard.org](http://www.goddard.org)



## Budget Basics

A budget is a plan that helps people balance income and expenses, so they have enough money to pay their bills.

Please answer any three of the following questions.

1. Name some reasons to make a budget.
2. What expenses should be included? (Be specific!)
3. What do you do with a budget once it's "finished?"
4. Have you ever made a budget? Describe your budgeting experience.

## SAMPLE COLLEGE BILL

AMOUNT TO PAY: 13,533.00

ATTN: STUDENT ACCOUNTS

How Paid:\_\_\_ Check \_\_\_ M/C Visa \_\_\_ Amex \_\_\_ Disc

Credit Card No: \_\_\_\_\_ Expire Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Amount Paid: \_\_\_\_\_ Signature: \_\_\_\_\_

Student Name Account Holder: (Student ID #)

Student Address AR Type: 10 Student Receivables

City, State Zip Term...: 08FA

-----Detach and Return with Payment-----

SAMPLE COLLEGE

STATEMENT OF ACCOUNT

STUDENT RECEIVABLES

Account Holder: (Student ID #)

Statement Date 05/25/12

Student Name

Student Address


City, State Zip

**AMOUNT TO PAY: 13,533.00**

Date	Term	Description	Payments/		Balance
			Charges	Credits	
05/30/08		Balance Forward ***	0.00	345.00	-345.00
05/30/08		08FA Full-Time UG Tuition	15,200.00		14,855.00
05/30/08		08FA Meal Plan 19 Meals	2,650.00		17,505.00
05/30/08		08FA Dorm Charge	3,870.00		21,375.00
05/30/08		08FA Comprehensive Fee	610.00		21,985.00
05/30/08		08FA Dorm Damage Key Deposit	180.00		22,165.00
05/30/08		08FA Student Insurance Fee	240.00		22,405.00
05/30/08		08FA Manhattanville Grant		2,500.00	19,905.00
05/30/08		08FA Federal SEOG		500.00	19,405.00
05/30/08		08FA Federal Perkins Loan		1,000.00	18,405.00
05/30/08		08FA Chairman's Award		1,000.00	17,405.00
05/30/08		08FA McCormack Scholarship		2,500.00	14,905.00
05/30/08		08FA Federal Stafford Loan		1,372.00	13,533.00
Total:			22,750.00	9,217.00	13,533.00
Payment Due: July 1, 2012					

SOURCE: [www.manhattanville.edu](http://www.manhattanville.edu), Manhattanville College, "Understanding Your Bill"

## SAMPLE PAY STUB

EMPLOYEE Mary Stone EMPLOYEE NUMBER A5926 PAY PERIOD 7/1/12 to 7/15/12 PAY DATE 7/14/12 NET PAY \$349.21 CHECK NO. 3691215							
EARNINGS			TAXES WITHHELD			DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REGULAR		448.00	FED INCOME TAX	49.95	385.62		
SALARY			SOCIAL SEC	27.78	361.09		
CURRENT		448.00	MEDICARE	6.50	84.45		
YTD		5824.00	STATE INCOME TAX	14.56	182.28		

SOURCE: <http://practicalmoneyskills.com>

Want to know more about deductions and take-home pay? Check out [www.paycheckcity.com](http://www.paycheckcity.com).

## Big Ticket Checklist

Use the following checklist to determine your housing and transportation needs. Find the circumstance that best describes your scenario, and place checks next to each item that applies.

### HOUSING:

I will live with my parents.

I will live in a college dormitory.

I will rent my own apartment.

### TRANSPORTATION:

I will drive a car that is already paid for.

I will be making payments on a car loan.

I will use public transportation to get to college or work (bus, subway, train).

I will walk or take college-provided transportation (like shuttle buses between dormitories and classrooms), but will need to find a way to travel to and from college.

## How Much Can I Afford?

<p><b>PART I</b></p> <p><b>1. Monthly Budget</b></p> <p>a) Total Monthly Income (from Money Matters 1 Budget)</p> <p>b) Housing Budget (35% of “a”, or <math>0.3 \times \text{“a”}</math>)</p>	<p>\$</p> <p>\$</p>
<p><b>PART II</b></p> <p><b>2. Monthly Transportation Expenses</b></p> <p>a) Total Monthly Income (from Money Matters 1 Budget)</p> <p>b) Transportation Expenses (18% of “a”, or <math>0.18 \times \text{“a”}</math>)</p>	<p>\$</p> <p>\$</p>

## Homing in on Housing

A general rule about housing: You can spend up to 30% of your net income (after taxes) on rent, and 5% on utilities, totaling 35% for all housing expenses.

To search for a rental in your home community or near a local college, use the Internet, a local newspaper, or printouts from your teacher.

If the apartment or house has more than one bedroom, assume you will have enough roommates to fill each bedroom. Divide the rent, and all utilities and shared expenses, by the number of roommates. (Example: \$900/month for three roommates is \$300/each. An electric bill of \$210 would be \$70/each).

Check the overhead transparency for typical costs of utilities and additional fees. (However, many rentals include heat and water, so be sure to check.)

If you are paying a flat fee to help with family expenses, include it as “Rent.”

### Suggested websites for rentals:

<http://www.move.com/apartments/main.aspx>, [www.rent.com](http://www.rent.com), [www.apartments.com](http://www.apartments.com), [www.craig-slist.com](http://www.craig-slist.com), [www.apartmentguide.com](http://www.apartmentguide.com).

### My Housing Expenses:

Rent	\$	per month
Gas/Electric	\$	per month
Heat (if not included)	\$	per month
Phone	\$	per month
Cable	\$	per month
Internet	\$	per month
Water	\$	per month
Renter's Insurance	\$17-\$20	per month
<b>Total:</b>	\$	per month

## Transportation Investigation

### CARS:

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1. If you are looking for a car, you can search [www.cars.com](http://www.cars.com) by zip code.

**My car will cost:**

2. To find a car's MPG (mileage per gallon), go to: <http://www.fueleconomy.gov/feg/sbs.htm>

**The current price of gas is**                      **/gallon.** (Use your knowledge or ask your teacher for this information.)

To estimate how much you'll spend on gas, you must know how many miles you'll drive. (For example, if the distance to college is 6 miles, and you have classes every day, you will travel 6 miles x 2 times a day x 5 days a week = 70 miles per week.)

**My mileage will be**                      **miles/week.**

3. Now determine the number of gallons you'll need by dividing those miles by the combined estimated MPG.

(Example: 70 miles ÷                      MPG =                      gallons.)

**I will need**                      **gallons.**

4. Now figure out how much it will cost.

**gallons x \$**                      **(price per gallon) =**

### **LOCAL TRANSPORTATION (TRAIN/SUBWAY/BUS):**

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1. Use your knowledge, ask your teacher, or check your city government websites for local transportation costs. Don't forget to investigate student passes or monthly tickets, which may be cheaper.

For North Dakota public transportation, visit: <http://www.apta.com/resources/links/united-states/Pages/NorthDakotaTransitLinks.aspx>

**My local transportation cost will be: \$                      per month.**

To find monthly expense, add up the number of one-way trips you will need, and multiply by the one-way cost.

### **TRANSPORTATION TO AND FROM COLLEGE:**

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1. For long-distance transportation, visit:

[www.travelocity.com](http://www.travelocity.com), [www.expedia.com](http://www.expedia.com), [www.orbitz.com](http://www.orbitz.com), [www.yahoo.com](http://www.yahoo.com)

**My costs to travel home from college on vacations will be** (cost of one trip x # trips, divided by 10 months): **\$                      per month.**



## Helpful Hints for Housing Rentals

### Questions to ask:

- Location: Is it close to work/school, public transportation, bank and stores, entertainment, friends? Is it in a safe neighborhood? Is there parking available?
- Rent: Is it within my budget?
- Utility bills: Are any utilities covered?
- Overall condition: Is it clean and in relatively good condition inside and out? Are there leak stains on the ceilings or mold around the bathtub? Do the appliances function properly?
- Appliances/Facilities: Does the place have a washer/dryer or dishwasher? If it's an apartment complex, is there a pool?
- Roommates/Number of Roommates: Will I need to live with other people? If so, how many? What are advantages and disadvantages of having roommates?
- Landlord or Management Company: Do they have a good reputation? Does he or she seem responsive and trustworthy? [If possible, talk to other tenants.]

### Things to Know:

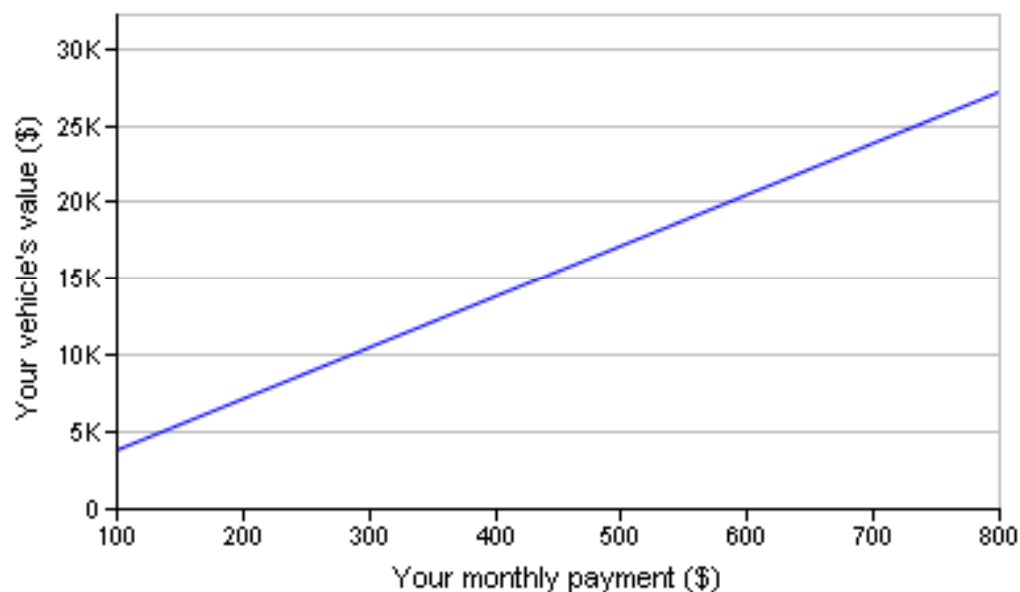
- Security deposits: You may need to pay security deposits for the following: rental unit, telephone, gas/electric, water. You may also be required to pay the first and last month's rent in advance.
- Upfront moving expenses: You may have to rent a moving truck and/or buy lunch for friends who are helping you move.
- Renter's insurance: It is advisable to purchase an insurance policy to cover expenses if your belongings are damaged or stolen.

## Helpful Hints for Car Purchases

- Look closely at your budget and determine what you can really afford.
- Do your research to make sure you're buying a quality product that will last. Be cautious of advertisements.
- Check to make sure you're paying a fair price for your car's value on sites such as Kelley Blue Book ([www.kbb.com](http://www.kbb.com)). You can input the car's year, make, model, mileage, overall condition, and other details to find out its value.

**Based on what you've budgeted for a monthly car payment, how much can you afford to pay for a car?** \_\_\_\_\_

Various monthly payments



SOURCE: [www.consumerreports.org](http://www.consumerreports.org)

## Thanksgiving Break

It happened on Thanksgiving Day. Sean, his sisters, and all 15 cousins decided to play a quick game of touch football before dinner. They promised their parents that no one would get hurt during the game, and, in fact, no one did. It was after the game — after Sean made the winning touchdown by catching a spectacular pass in the end zone — that his cousins leaped on him to celebrate. He ended up on the bottom of the pile-up, breaking a leg.

Instead of heading home to eat turkey, Sean took an ambulance to the hospital, checked into the emergency room, got an X-ray, met with an orthopedist, and had a cast put on his leg.

1. Estimate how much money you think all of these medical expenses cost.

\$

2. If this, or any accident, happened to you, how do you think you would pay for it?

## Health Insurance Check-Up

**Health Insurance Policy:** A health insurance plan.

Notes:

**Coverage:** Medical procedures your health plan pays for.

Notes:

**Premium:** The amount of money you pay to belong to a health plan.

Notes:

**Deductible:** A fixed \$ amount you pay each year before your plan begins paying.

Notes:

**Co-pay:** The flat fee you must pay for each medical expense.

Notes:

**Coinsurance:** Percentage of the bill you must pay for each medical expense.

Notes:

**HMO:** A Health Maintenance Organization, which manages and provides medical care.

Notes:

**PPO:** A Preferred Provider Organization, which gives you flexibility in choosing medical providers.

Notes:

**Network:** A group of physicians, hospitals, and other providers who participate in a particular plan.

Notes:

**Primary Care Physician:** Family or personal doctor.

Notes:

**Prescription:** Medication or drugs taken as directed by a doctor.

Notes:

**Pre-existing condition:** An injury or sickness that was diagnosed or treated, or for which prescription medication or drugs were taken or prescribed, during a specific period before the date health-care coverage begins.

Notes:

**Questions to ask about health insurance plans:**

1. What kind of plan is it? (HMO, PPO, or other)
2. What types of services are covered?
  - Are prescriptions covered?
  - Are pre-existing conditions covered?
3. What's the premium?
4. What's the deductible?
5. What's the co-pay or coinsurance?
6. What doctors and providers belong to the plan? Are they located near me?
7. What steps must I take to get the care I need?

## Examine the Options

### 1. Full-time Student

---

#### Parents' Insurance Plan

If you will be a full-time student next year, you must check if you can still be covered under your parents' plan. Under the health-care reform bill signed into law in 2010, college students and other young adults who aren't covered by an employer-provided plan can remain on a parent's plan until age 26.

If you are covered by an **HMO** or **PPO**, and you are going away to college in another state or region, you should check that you can find your HMO or PPO providers in that area. If you are going to college far from home, you may not be able to find a doctor or hospital near your school that will accept your HMO's coverage. If this is the case, you'll have to use out-of-network medical providers, which may not be covered at all, or may cost a lot of money.

#### School Plans

Most colleges and universities offer their own student health plans. These plans are usually reasonably priced (often under \$1,000/year) and give you access to doctors and hospitals near the school. If you are attending college far away from home, this is an option you should consider.

#### What about Medicaid?

If you currently receive health care provided by Medicaid, you will lose eligibility under your parent's plan at the age of 18, whether you are a student or not. You can apply for Medicaid on your own, as an adult. If you will attend a college that offers a health insurance plan, that may be an option for you. You can also investigate individual health insurance plans – a more expensive option if no others are available.

(adapted from <http://healthinsurance.about.com/od/faqs/f/College.htm>, ©2009 About.com, a part of The New York Times Company.)

**NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.**

#### Key Questions:

1. What requirements must you check on your parents' policy, to see if you'll be covered next year?
2. If your parents have an HMO or PPO, what must you find out about the region where you are attending school?
3. What reasonably-priced option may exist for students not covered by their parents' plan?
4. What happens if you're currently covered by your parents' Medicaid?

## 2. Employee With Coverage Provided by Employer

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Many employers offer group health coverage. The big advantage to you as an employee is that this coverage costs less than health insurance you purchase on your own. Premiums are generally lower than with individual coverage. And, in the workplace, the employer usually pays a significant part of the premium. The combined value of health insurance and other employee benefits can be worth a third or more of your base pay. So, if your salary is \$24,000/year, your health insurance and other benefits may be worth \$8,000 or more. (You won't see this money, but employee benefits mean you don't need to dig into your own pocket for stuff you really need.) Employer-sponsored health plans often provide good coverage, with prescription, dental, and vision plans included.

Another nice feature is that if you work for an employer with more than 20 employees, you can keep your coverage if you leave your job. Under this plan (called COBRA), your employer no longer pays any part of the premium. You have to pay it yourself, plus a small administrative fee. The advantage of COBRA is that you're still eligible for the company's group rate, which may be less expensive than purchasing a policy on your own. COBRA only allows for temporary coverage (typically 18 months), but it's a great way to keep your health insurance until you find other employment or obtain coverage elsewhere.

(sources: <http://lifehappens.org/health-insurance/where-can-i-get-coverage>, <http://www.practicalmoneyskills.com/personalfinance/lifeevents/benefits/>)

**NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.**

### Key Questions:

1. What are the cost advantages of a group health insurance plan provided by your employer?
2. What fraction of your base pay might employer-sponsored benefits (including health insurance) be worth?
3. What are some of the coverages you might find in a good employer-provided plan?
4. What plan is available if you leave your job? Who pays for the premiums and how long does it last?

### 3. Individual In Need of a Plan

---

If you will not have health insurance coverage at work or under your parents' plan, you will have to find a policy on your own. Group **coverage** is always cheaper than an individual policy with similar coverage, so you should first look into joining a union, professional association, or other group that has a health insurance option. Many professional organizations (like The Freelancers Union) are easy to join, and some only charge a small upfront membership fee, like \$25 or \$50.

If you work part time, you should see if your company will let you in on their plan. You may have to work a certain number of hours, but given the cost benefit, it's always worth investigating.

Individual insurance plans can be expensive, but this is a better option than having no insurance at all. You will have to pay the entire premium yourself, so shop around to find a plan that fits your needs at a price that you are willing to pay.

Here are two good ways to search for an individual policy:

- Use an independent insurance agent. You can get a list of licensed salespeople from your state department of insurance, or visit the [National Association of Health Underwriters](http://www.nahu.org) website ([www.nahu.org](http://www.nahu.org)) to find an independent agent in your state.
- Look for health insurance coverage online. Several websites, like [eHealthinsurance.com](http://eHealthinsurance.com), allow you to compare policies from different insurance companies, side-by-side. Then you can contact the companies on your own.

(adapted from: <http://healthinsurance.about.com/od/individualpolicies/a/indpolicy.htm>, ©2009 About.com, a part of The New York Times Company, and <http://lifehappens.org/health-insurance/>)

**NOTE: The companies, agencies, and websites referenced in this lesson plan are for informational purposes only and should not be considered an endorsement by Roads to Success.**

#### Key Questions:

1. How might an individual find a group health insurance plan?
2. What can you do if you work part time?
3. What's the downside to individual coverage?
4. How can you find an individual health insurance plan?



## What's My Plan? Worksheet

### Adding Health Insurance Costs To Your Budget

#### College Students

1. If you know you will be covered by your parent's policy, use \$0.00 as your monthly health insurance cost.
2. If you take prescription drugs on a regular basis, and know what the monthly co-pay or coin-surance is, add where indicated.

OR:

1. If you will purchase health insurance from your school, and know what it costs per year, divide by 12 and use this amount as your monthly health insurance cost.

\$\_\_\_\_\_ (divided by 12) = \$\_\_\_\_\_per month

2. If you don't know how much it costs, use \$1,000 as an estimate. \$1,000 divided by 12 = \$83.33/month.
3. If you take prescription drugs on a regular basis, and know what the monthly co-pay or coin-surance is, add where indicated.

#### Employees with Coverage Provided by Employer

1. If you expect your employer to provide health insurance, and think you know your yearly salary, assume you'll spend 6% on your health insurance premium. Find 6% of your yearly salary, and divide by 12 to find your monthly expense.

Yearly salary x .06 = yearly health insurance premium

\$\_\_\_\_\_ x .06 = \$\_\_\_\_\_ (divided by 12) = \$\_\_\_\_\_per month

2. If you take prescription drugs on a regular basis, and know what the monthly co-pay or coin-surance is, add where indicated.

### Individual In Need of A Plan

1. If you know the yearly cost of your premium, divide by 12 to find your monthly expense.

\$\_\_\_\_\_ (divided by 12) = \$\_\_\_\_\_per month

2. If you aren't sure what your plan will cost, use \$500/month as an estimate.
3. If you take prescription drugs on a regular basis, and know what the monthly cost, co-pay or coinsurance is, add where indicated.

## Let's Get Personal

How much money do you spend a month on snacks and restaurants, clothes, entertainment, and personal items? If you're used to spending weekly on these categories, multiply by 4 weeks to get a monthly total.

- |  |    |
|--|----|
| 1. Snacks & Other<br>(include restaurants/fast food/deliveries)    | \$ |
| 2. Clothing  | \$ |
| 3. Entertainment   | \$ |
| 4. Personal Items<br>(haircut, shampoo, make-up, aftershave, etc.) | \$ |

## Supermarket Checkout: Groceries and Household

When you live on your own you must pay for all your own groceries and household items. Use the list below to determine what you will most likely buy and how much it will cost.

### I. GROCERIES

1. Check off the foods you will eat.
2. Find the cost for each item on your handout of **Facilitator Resource 1, Supermarket Checkout: Groceries and Household**.
3. Add up your costs, and multiply by 4 weeks.

#### BREAKFAST:

Item	Cost
Cereal	
Milk	
Juice	
Bread	
Bagels	
Butter	
Cream Cheese	
Eggs	
Toaster Waffles/Pancakes	
Other	

Weekly Breakfast Costs: \$

**Monthly Breakfast Total:** X 4= \$

#### LUNCH:

Item	Cost
Lunch Meats	
Bread (if not previously checked)	
Peanut Butter	
Jelly	
Lettuce	

Tomato	
Hot Pockets/or Similar	
Yogurt	
Fruit	
Condiments (Ketchup/Mustard)	
Chips	
Soda	
Other	

Weekly Lunch Costs: \$

**Monthly Lunch Total:**                      **X 4 =**                      **\$**

**DINNER:**

Item	Cost
Burger (meat or veggie)	
Sandwich Buns	
Pasta	
Pasta Sauce	
Parmesan Cheese	
Lettuce (if not previously checked)	
Tomato (if not previously checked)	
Frozen Dinner/ or similar	
Macaroni & Cheese/ or similar	
Fruit	
Dessert	
Pizza Delivery	
Soda (if not previously checked)	
Other	

Weekly Dinner Costs: \$

**Monthly Dinner Total:**                      **X 4 =**                      **\$**

**TOTAL MONTHLY GROCERIES:**

Breakfast + Lunch + Dinner                      **=**                      **\$**

## II. HOUSEHOLD

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You will most likely need to buy each of these items, once a month.

Item	Cost
Laundry detergent	
Glass cleaner	
All purpose cleaner (for counters/floors)	
Bath/tile cleaner	
Hand/bath soap	
Dishwashing soap	
Sponges	
Paper plates	
Paper napkins	
Paper towels	
Toilet tissue	
Facial tissue (like Kleenex)	

**Monthly Household Total:**      \$

## Budget Guidelines

This chart shows some rough guidelines on how much of your income should be spent in each budget category. If you live in an area where transportation is higher than normal or rents/mortgage are higher, you may need to make adjustments. Also, if you would like to add a section for gifts, or something else, then you'll need to subtract from another area.

30%	Housing
18%	Transportation
16%	Food
8%	Miscellaneous
5%	Clothing
5%	Medical
5%	Recreation
5%	Utilities
4%	Savings
4%	Other Debts

SOURCE: <http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/means.php>

## Quiz: Will This Happen To Me?

Using a scale of one to five, with one being the least likely and five being the most likely, rate:

1) how likely the following is to happen to you next year

2) how upsetting each of these events would be

Event	How Likely	How Upsetting
You create a laundry disaster that turns your white clothes a weird color.		
Your heart gets broken by a romantic interest or friend.		
You have an argument with your roommate.		
You do something fun instead of studying, and regret it later.		
You miss your family and friends.		
You forget to pay a bill, and end up in big trouble.		
You get lost on your way to school or work and show up late (if at all).		
You lose your keys and can't get into your room or apartment.		
You want to sleep and your roommate is having a party.		
You're having a party and your roommate wants to sleep.		
You feel overwhelmed.		
You feel like you don't fit in.		



## Who's Who At College Notes

Colleges are communities designed to help students, so you'll have many resources at your fingertips. It's good to know who's who and what's what at the school you're attending, so when you need to troubleshoot you know where to go. The office names and titles may differ from school to school, but here is a general guide to the departments, staff, faculty members and student advisors most likely to deal with your problems freshman year.

As your teacher discusses the following college terms, take notes below so that you can find the right resources when you need them next year.

**First Year Experience Staff:**

**Resident Advisor (RA):**

**Academic Advisor:**

**Office of the Dean of Studies:**

**Disabilities Resource Center:**

**Bursar:**

**Financial Aid Office:**

**Registrar:**

**Counseling Center:**

**Office of Career Services:**

**Office of Campus Safety:**

## What If? Then This!

For each scenario, write one or more resources where you could find a solution. If you will be attending college next year, go to your college website and look through the site index to find the specific department or staff member you would contact.

For example, if you go to the University of North Dakota website (<http://und.edu/>), you can click on “Future Students” and find links to key resources. If you go to CUNY (City University Of New York) at [www.cuny.edu](http://www.cuny.edu) and click on “Current Students,” you will find the same.

What if this happens?	Then I will do this.
A Frisbee breaks my dorm window.	Tell the RA. Follow up as he/she instructs. (Example: Notify campus safety and the office of residential life)
A baseball breaks my apartment window.	
I can't get into the class I want.	
I feel homesick.	
I need a book I can't find.	
Someone steals my laptop from my apartment.	
Someone steals my laptop from my dorm room.	
I get a tuition bill I already paid.	
I get a late notice on a cable bill I think I paid.	

I feel depressed or panicky.	
I miss having a religious life here at college.	
I want to find a church or synagogue to attend near where I live.	
I didn't get my grades this semester.	
I need extra help or I'll flunk.	
I might want to be a doctor, or maybe a singer.	
I can't get all my school work done.	
I have a disability and need to know how to get more time to take tests.	
My federal grant didn't show up on my bill and the school says I owe more money than I do.	

## Think About It

Last week you were asked to write down the concerns that top your list, when you think about living on your own next year. Then, during class we identified some of the people, and resources, available to help you resolve college, and real life, problems.

1. Please reflect on what you learned, and jot down one or two resources you think you might use next year. Examples: "Academic Advisor, to help me choose classes" or "Counseling Center (college or community) to help me with personal issues."

- Person or resource:

Problem they can help me solve:

- Person or resource:

Problem they can help me solve:

2. Please write down any new questions or concerns that have come up during the week that you would like to share with the class.

## Trouble Zones

The issues are in **bold**; related questions are in *italics*.

<b>Academic</b>	<b>Personal</b>	<b>Social</b>
<b>1. Attending Class</b> <i>It's up to me. Do I really have to go?</i>	<b>1. Managing your Time</b> <i>So much free time! How do I keep from wasting it all?</i>	<b>1. Making New Friends</b> <i>I don't know anyone. How do I make new friends?</i>
<b>2. Relating to Teachers</b> <i>My class is huge; my teacher doesn't know who I am. How can I relate?</i>	<b>2. First In the Family</b> <i>I'm the first in my family to go to college. I feel lots of pressure. What can I do?</i>	<b>2. Dealing with Roommate</b> <i>What if we don't get along?</i>
<b>3. Types of Assignments</b> <i>There are no homework sheets, just big papers. How do I do this?</i>	<b>3. Homesickness</b> <i>I miss my family and friends. Should I drop out and go home?</i>	<b>3. Partying</b> <i>How will I keep from going overboard?</i>
<b>4. Amount of Study</b> <i>I hardly studied in high school. How come that's not working now?</i>	<b>4. Personal Responsibility</b> <i>I can do what I want, when I want. How can I keep from spinning out of control?</i>	<b>4. Fitting In</b> <i>I'm different from everyone. How can I fit in?</i>
<b>5. Taking it seriously</b> <i>This is just freshman year. Will my grades really matter?</i>	<b>5. Anxiety/Depression</b> <i>I feel scared/sad/panicked/depressed. What should I do?</i>	<b>5. College Activities</b> <i>There's so much to do here, how will I choose? And where will I find time to study?</i>
<b>6. Overcoming Bad Grades</b> <i>Uh-oh. I messed up. How do I fix it now?</i>	<b>6. Staying Healthy</b> <i>Between studying and having fun how can I stay in shape and be healthy?</i>	<b>6. Sports</b> <i>I didn't make the varsity team. Will I have to give up sports?</i>

## What Do the Pros Say Research Guide

There are a number of good websites and articles on the Internet where you can find advice to help you adjust to college. Many of these articles are written by college students or recent graduates, who have experienced these issues first-hand. Others are written by college professors, psychologists, and other experts who specialize in helping young people deal with transitions. Use these pages to research the trouble zones you will report on today; keep them as a reference to use later.

### Academic

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#### 1. Attending Class

[http://www.quintcareers.com/first-year\\_success.html](http://www.quintcareers.com/first-year_success.html)

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

<http://www.mycollegesuccessstory.com/academic-success-tools/classroom-etiquette.html>

(Same counselor as above offers tips for classroom success)

#### 2. Relating to Teachers

<http://frank.mtsu.edu/~chopper/mother.html>

(Academic tips and friendly advice from a variety of sources, including college students)

[http://www.quintcareers.com/first-year\\_success.html](http://www.quintcareers.com/first-year_success.html)

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

#### 3. Types of Assignments

<http://www.helium.com/items/737599-the-benefits-of-using-a-day-planner-in-college>

(A college teacher suggests time management and study skills)

[http://www.quintcareers.com/first-year\\_success.html](http://www.quintcareers.com/first-year_success.html)

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

#### 4. Amount of Study

<http://frank.mtsu.edu/~studskl/10tips.html>

(Study tips and learning strategies from a college Learning Strategies Coordinator)

<http://www.usnews.com/articles/education/best-colleges/2008/08/21/advice-on-how-to-study-in-college.html?PageNr=4>

(14 great tips on how, and how much, to study)

### **5. Taking it seriously**

<http://www.mycollegesuccessstory.com/success-stories/academic-success-tips.html>

(Students offer good advice for freshmen on academic success)

### **6. Overcoming Bad Grades**

<http://www.mycollegesuccessstory.com/success-stories/bad-grade.html>

(Study strategies from students -- tips for overcoming an initial bad grade)

<http://www.collegebound.net/article/v/19598/i-have-to-do-what-college-workload-overload/>

(Professors and successful students give college writing and study tips)

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## **Personal**

### **1. Managing your Time**

<http://www.mycollegesuccessstory.com/success-stories/time-management.html>

(Students share their best tips for time management)

[http://www.quintcareers.com/first-year\\_success.html](http://www.quintcareers.com/first-year_success.html)

(A college and career counselor offers 25 tips to survive and thrive your freshman year)

<http://www.collegeview.com/articles/article/overcoming-procrastination>

(Tips for overcoming procrastination)

### **2. First In the Family**

<http://www.fastweb.com/student-life/articles/739-unique-concerns-of-first-generation-college-students>

(Article addressing the unique concerns of first-generation college students)

<http://firstinthefamily.org/collegyears/soundslides/PeerSupport/index.html>

(Video: first-generation college students talk about the importance of peer support)

[http://firstinthefamily.org/collegyears/soundslides/Becoming\\_a\\_Scholar/index.html](http://firstinthefamily.org/collegyears/soundslides/Becoming_a_Scholar/index.html)

(Video: first-generation college students talk about the opportunities to become part of an academic community)

### **3. Homesickness**

<http://suite101.com/article/college-students-and-homesickness-a21348>

(A writer specializing in college life addresses homesickness)

[http://www.essortment.com/all/collegestudent\\_phu.htm](http://www.essortment.com/all/collegestudent_phu.htm)

(10 helpful hints to beat college homesickness)

#### **4. Personal Responsibility**

[http://collegeuniversity.suite101.com/article.cfm/college\\_freshman\\_year\\_101](http://collegeuniversity.suite101.com/article.cfm/college_freshman_year_101)  
(Survival tips for your first semester)

[http://www.quintcareers.com/first-year\\_success.html](http://www.quintcareers.com/first-year_success.html)  
(A college and career counselor offers 25 tips to survive and thrive your freshman year)

#### **5. Anxiety/Depression**

<http://www.mpoweryouth.org/backtocampus/depression.htm>  
(Musicians for Mental Health offer suggestions for dealing with depression in college)

[https://www.amherst.edu/campuslife/health/education/mentalhealth/deal\\_depression](https://www.amherst.edu/campuslife/health/education/mentalhealth/deal_depression)  
(Symptoms and suggestions from Amherst College)

#### **6. Staying Healthy**

<http://www.collegebound.net/content/article/nutrition-101-your-syllabus-to-healthy-eating/1064/>  
(Eating healthy in a college environment)

<http://www.livestrong.com/article/82109-eating-habits-college-students/> (Healthy eating habits for college students)

### **Social**

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#### **1. Making New Friends**

<http://www.collegeview.com/articles/article/the-top-8-ways-to-build-a-social-life-in-college>  
(Ways to build a social life in college)

<http://www.collegeview.com/articles/article/meeting-new-people>  
(Tips on making friends in college from a college RA)

<http://www.fastweb.com/fastweb/resources/articles/index/102680>  
(Students give tips for freshmen, including advice on social life)

#### **2. Dealing with Roommates**

<http://psychcentral.com/lib/2006/getting-along-with-your-college-roommate/> (Advice for freshmen on getting along with your roommates)

[http://education-portal.com/articles/Tips\\_for\\_Living\\_with\\_a\\_College\\_Roommate.html](http://education-portal.com/articles/Tips_for_Living_with_a_College_Roommate.html) (Basic guide to living with a roommate)



### 3. Partying

[http://collegeuniversity.suite101.com/article.cfm/knowing\\_your\\_limit](http://collegeuniversity.suite101.com/article.cfm/knowing_your_limit) (Tips to help you prevent alcohol abuse and learn when to stop)

<http://www.collegeconfidential.com/dean/archives/000241.htm> (A college dean gives tips to balance college work with social life)

### 4. Fitting In

<https://www.ecampustours.com/campuslife/livingonandoffcampus/commuterstudents.htm>  
(Tips for commuters but good advice for all)

### 5. College Activities

<http://www.collegebound.net/content/article/the-advantage-of-activities/2322/>  
(Reports on student clubs and how one group of students started their own)

<http://www.collegebound.net/content/article/admissions-office-qa-the-importance-of-campus-activities/2221/>  
(Admissions office Q&A: The Importance of Campus Activities)

### 6. Sports

<http://www.collegebound.net/content/article/how-to-stay-active-in-high-school-sports-throughout-college/4360/>  
(How to stay active in sports in college)

[http://www.collegeview.com/articles/CV/campuslife/leisure\\_sports.html](http://www.collegeview.com/articles/CV/campuslife/leisure_sports.html)  
(Article on leisure sports: A Fun Alternative to Intramurals)

## What Do the Pros Say Worksheet

Use this page to take notes while you're researching, and to jot down tips to share with your classmates.

1. Briefly describe the problem you're researching.  
(example: being homesick; missing your family and friends)
2. Cite the website(s) where you found advice.  
(example: [http://www.collegeview.com/articles/CV/campuslife/leisure\\_sports.html](http://www.collegeview.com/articles/CV/campuslife/leisure_sports.html))
3. Suggest two or three problem solving tips that will help you and your classmates deal with this issue next year. (example: set up a schedule to call family and friends so you stay connected while you seek out new friends)

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## Tips for Success

Take notes as your classmates report on coping strategies for each issue. Write down at least one tip that will help you next year.

### **Academic**

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Attending Class:

Relating to Teachers:

Types of Assignments:

Amount of Study:

Taking It Seriously:

Overcoming Bad Grades:

## **Personal**

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First in the Family:

Homesickness:

Personal Responsibility:

Anxiety/Depression:

Staying Healthy:

## **Social**

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Making New Friends:

Dealing With Roommate:

Partying:

Fitting In:

College Activities:

Sports:

## Taking Care of Business

Once you start living on your own, you'll have to deal with all the problems that arise in everyday life. Read each of the following statements, and choose the reaction that best describes how you'd most likely handle the situation.

#1: It's the last day to drop/change classes at college. You have a class to drop.

- a. I'd go first thing in the morning, to avoid the rush.
- b. I'd put it off until the end of the day.
- c. I'd go whenever I felt like it, and just cut in line.
- d. I'd go when I had plenty of time, and bring something to do while waiting.

#2: You wake up, it's freezing cold, and there's no heat in your apartment.

- a. I'd call the landlord's main office.
- b. I'd call the landlord at home.
- c. I'd call the local news and report it.
- d. I'd contact the building super immediately.

#3: You work in a big company and there's a mistake in your paycheck.

- a. I'd go to the payroll department, throw it on someone's desk, and demand he/she fix it immediately.
- b. I'd go to the payroll department and ask for help. I'd have the incorrect check and a copy of my last (correct) paystub with me.
- c. I'd call the payroll department and say I want to speak to the stupid jerk who writes my checks.
- d. I'd go to the payroll department and try to be nice, but scream at the secretary if he/she was incompetent and wasted my time.

#4: You get an incorrect notice that your phone bill is overdue. You talk to a customer service rep and mail in the documents he suggests. Next month, your bill still says "overdue" and includes a fee for late payment.

- a. You ignore it, because you already talked to someone.
- b. You call again and get really mad when the new person tells you there's no record of payment.
- c. You look up your notes from the customer service call. You find the name, title, and advice of the rep, and call again, with this information.
- d. You investigate other companies in search of one with an accurate billing system.

## **Beat the Bureaucracy Note Sheet**

Use this sheet to take notes about how to deal with bureaucracy.

1. Respect the Chain of Command

2. Expect Bureaucracy

3. Know What to Say and How to Say It

4. Keep Records

## True or False: How To Win At Work

### Part 1:

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Decide if the following statements about how to win at work are true or false. Mark each with a "T" or "F".

#### Statements:

1. If you don't know something at work, pretend you do. Asking questions makes you look dumb.
2. Volunteer for interesting projects, and keep your eyes open for any professional-development opportunities both within and outside the organization.
3. Participate in office gossip so you can know everything and tell the boss.
4. Don't ever do something extra for your supervisor. Just get your job done.
5. Always be the last to show up, and the first to leave work.
6. Show everyone how smart and clever you are by publicly disagreeing with your boss.
7. Have a positive attitude, and show your enthusiasm for being part of the team. Learn what your company goals are, and respect them.
8. Dress and act however you want. It's not like you're the president or anything!
9. Learn your place in the organization, and be prepared to do whatever your boss or supervisor assigns. Accept work willingly, even if it seems uninteresting or beneath you.
10. Don't take notes; if you make a mistake it won't matter.



## Part 2:

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Go online and read your assigned articles. Find one quote to support — or disprove — your choice of true or false for each statement. Look for quotes that elaborate on the topic, and give good advice.

*Example:*

1. *If you don't know something at work, pretend you do. Asking questions makes you look dumb.*

*This quote supports/disproves my choice of true or false. (circle one)*

*Source: <http://www.career-success-for-newbies.com/working-attitude.html>*

*Quote:*

*"If you feel lost, ask. But never say you cannot do it."*

- 1. If you don't know something at work, pretend you do. Asking questions about it makes you look dumb.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

- 2. Volunteer for interesting projects, and keep your eyes open for any professional-development opportunities both within and outside the organization.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**3. Participate in office gossip so you can know everything and tell the boss.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**4. Don't ever do something extra for your supervisor. Just get your job done.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**5. Always be the last to show up, and the first to leave work.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**6. Show everyone how smart and clever you are by publicly disagreeing with your boss.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**7. Have a positive attitude, and show your enthusiasm for being part of the team. Learn what your company goals are, and respect them.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**8. Dress and act however you want. It's not like you're the president or anything!**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**9. Learn your place in the organization, and be prepared to do whatever your boss or supervisor assigns. Accept work willingly, even if it seems uninteresting or beneath you.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

**10. Don't take notes; if you make a mistake it won't matter.**

This quote      *supports/*      *disproves* my choice of true or false. (choose one)

Source:

Quote:

## True or False: How to Win at Work Websites

If you'd like to read more about winning in the work world, here are some sites with excellent articles.

[http://www.quintcareers.com/Real\\_World.html](http://www.quintcareers.com/Real_World.html)

**The Real World: What Entry-level Workers Wish They'd Known When They Graduated**

[http://www.quintcareers.com/succeeding\\_in\\_business.html](http://www.quintcareers.com/succeeding_in_business.html)

**Beyond The Apprenticeship: What Young Employees Really Need to Know to Succeed in the Business World**

<http://www.fastweb.com/fastweb/resources/articles/index/101163>

**First Job Dos and Don'ts**

[http://careerplanning.about.com/cs/firstjob/a/first\\_job.htm](http://careerplanning.about.com/cs/firstjob/a/first_job.htm)

**Your First Job**

[http://thephantomwriters.com/free\\_content/db/i/job-etiquette-rules.shtml](http://thephantomwriters.com/free_content/db/i/job-etiquette-rules.shtml)

**Job Etiquette Rules: How Many Do You Know?**

<http://www.corporateclassinc.com/blog/2012/09/06/10-workplace-etiquette-tips-for-a-happier-office/>

**10 Workplace Etiquette Tips for a Happier Workplace**

<http://www.career-success-for-newbies.com/working-attitude.html>

**Working Attitude that Gets You Well Liked by Everyone**

<http://www.usnews.com/blogs/outside-voices-careers/2008/10/14/7-mistakes-recent-grads-make-at-work.html>

**7 Mistakes Recent Grads Make at Work**

<http://www.collegegrad.com/jobsearch/New-Job-Preparation/New-Job-Proverbs/>

**New Job Proverbs (some corny, some useful)**

[http://www.drewsmarketingminute.com/2007/03/help\\_me\\_give\\_co.html](http://www.drewsmarketingminute.com/2007/03/help_me_give_co.html)

**Help Me Give College Grads a Chance**

(readers comment on their own experiences)

[http://careerplanning.about.com/cs/firstjob/a/post\\_grad.htm](http://careerplanning.about.com/cs/firstjob/a/post_grad.htm)

**How to Make the Transition to Your First Job After College Graduation**

<http://career-advice.monster.com/in-the-office/Starting-a-New-Job/Make-the-Most-of-Your-First-Job/article.aspx>

**Advice for Starting Off in a Job Right**

[http://www.quintcareers.com/first\\_days\\_working.html](http://www.quintcareers.com/first_days_working.html)

**How to Make a Good First Impression**